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State of Iowa

1986

Annual Report

OF THE

SUPERINTENDENT OF BANKING

OF THE

State of Iowa

for the year ending

June 30, 1986

TO THE HONORABLE
TERRY E. BRANSTAD
GOVERNOR

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Des Moines

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STATE OF IOWA
DEPARTMENT OF BANKING
TELEPHONE 281-4014
530 LIBERTY BUILDING
418 SIXTH AVENUE
DES MOINES, IOWA 50309

August 31, 1986

TO THE HONORABLE
TERRY E. BRANSTAD
GOVERNOR OF IOWA

Dear Governor Branstad:

It is my pleasure to submit to you the 1986 State of Iowa Annual Report of the Superintendent of Banking for the fiscal year ending June 30, 1986.

Respectfully submitted,

William R. Bernau
Superintendent of Banking

WRB:sg

STATE OF IOWA
DEPARTMENT OF BANKING
Office of the Superintendent

Statement of Policy

In support of the humanitarian principles embodied within the Constitution of the United States of America, state and federal legislation designed to eliminate job discrimination, and Executive Order Number 46 mandated by the Governor of this State, the State of Iowa Department of Banking is firmly committed to the maintenance of an employment program whereby all applicants and employed individuals of this Department are assured equal access to employment opportunities. Discrimination on the basis of race, religion, color, sex, national origin, age, or disability will not be permitted except insofar as the foregoing might relate to a bona fide occupational requirement, and affirmative measures will be taken to see that fairness and equality will continue to be incorporated into the employment practices of the Department of Banking.

So as to more reasonably facilitate the fullest use of available human resources, all policies, practices, and procedures of the State of Iowa Department of Banking shall embrace the principles of Affirmative Action and are so designed to ensure that recruitment, selection in hiring, promotions, transfers, compensation, benefits, and training will be administered in a fair and nondiscriminatory manner.

This Department's ongoing commitment to employment equality shall be implemented and monitored by an EEO Officer designate who in turn shall report directly to the Superintendent of Banking regarding the degree of success or failure in attaining established Affirmative Action goals. Not unlike other organizational goals, performance in Affirmative Action shall also be measured and included among performance reviews of this Department's staff.

Moreover, as a public agency, the State of Iowa Department of Banking recognizes its responsibility to serve as a model to the private sector in the formulation of its commitment against discriminatory employment practices and as matter of public record has addressed itself to the implementation of a program designed to achieve the utilization of human skills and resources based solely upon merit and fitness with no relevance attached to race, religion, color, sex, national origin, age, or disability.

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ANNUAL REPORT OF THE IOWA BANKS

Iowa Chartered Banks and Trust Companies		514
Bank Offices (Operated by Iowa Chartered Banks and Trust Companies)		406
National Banks		106
Bank Offices (Operated by National Banks in Iowa	(Estimate)	116
Private Banks		0

STATE BANKING BOARD

Appointed July 1, 1985 to July 30, 1989
William R. Bernau, Chairman

S. J. Brownlee	Emmetsburg
Joseph L. Fahn	Portsmouth
William C. Hess	Coon Rapids
Darlys M. Hulme	Traer
Harry F. Reed	Waterloo
Raymond L. Tredway	Spencer

STATE BANKING OFFICIALS, EXAMINERS AND EMPLOYEES

William R. Bernau, Superintendent
Howard K. Hall, Deputy Superintendent
Ronald L. Bradshaw, Assistant to the Superintendent
Jeff A. Jungman, Assistant to the Superintendent
Steven C. Moser, Assistant to the Superintendent
Donald G. Senneff, Assistant Attorney General
Janet L. Barks, Bank Examination Analyst
Michael W. Hopson, Bank Examination Analyst
Mary K. Fehring, Bank Examination Analyst
Larry D. Kingery, Regulated Loan Supervisor

BANK DIVISION

BANK EXAMINER V

Barrett, William G.	West Union
Erickson, William D.	Mt. Pleasant
Gruenwald, James F.	Des Moines
Hughes, Bradley E.	Cedar Falls
Lamb, Stephen C.	Atlantic
Murray, Thomas E.	Bettendorf
Nielsen, Jay D.	Le Mars
Rasmussen, Kent M.	Grinnell
Reed, Marlin	Des Moines
Sweeney, John M.	Carroll
Timlin, Paul L.	Cedar Rapids
Van De Walle, Kirk D.	Mason City
Wenger, Howard B.	Webster City

BANK EXAMINER IV

Grochala, Krystof J.	Cedar Falls
Juhl, John K.	Mt. Pleasant
Knudsen, Allan L.	West Des Moines
Marshall, Gregory D.	Grinnell
Noring, Vaughn M.	Mason City
Petrucka, Carol A.	Cedar Rapids
Teig, Sandra L.	Le Mars
Wonder, Ron L.	Webster City
Nichols, Dana	Atlantic

BANK EXAMINER III

Albrecht, Steve D.	Des Moines
Bergman, Gary A.	Bettendorf
Brandenberg, Daniel T.	Le Mars
Bruns, Paul A.	Hiawatha
Clark, Cathi L.	Mason City
Conway, Mark F.	Spencer
Holloway, Donald D.	Carroll
Job, Stuart L.	Davenport
Koellner, Timothy	Iowa City
McBeth, Andrew L.	Des Moines
Morrissey, Daniel J.	Bettendorf
Moulds, Arthur N.	Webster City
Neary, Donald E.	Carroll
Schulke, Roger E.	Spencer
Songer, Ronald W.	Denison
Strutzel, Craig E.	West Des Moines
Tiffany, Dennis F.	Guthrie Center
Trepp, Gynthia A.	Cedar Falls
White, Sheryl L.	Urbandale
Zumbrunnen, Ross R.	Mason City

BANK EXAMINER II

Bartenhagen, Stephen F.	West Union
Dyer, Richard	Des Moines

Honsbruch, Harlan H.	Grinnell
Hoogeveen, Donley D.	Le Mars
Howard, Stephen C.	Carroll
Johnson, Michael E.	Spencer
Kuckelman, Kevin J.	Mt. Pleasant
Magill, Rick J.	Webster City
Olson, Randall E.	Atlantic
Rasmussen, Daniel H.	Waterloo
Schueller, Thomas N.	Marion
Selinger, John L.	Webster City
Shippy, Valerie J.	Mason City
Withers, Craig W.	West Des Moines

BANK EXAMINER I

Bandstra, Calvin	West Union
Barth, Mark	Des Moines
Baumhover, John A.	West Union
Birchard, Wayne A.	Atlantic
Hayford, Matthew D.	West Union
Johnson, Nancy S.	Cedar Rapids
Lattner, John	Spencer
Lundahl, David	Mt. Pleasant
Meinecke, George	Mason City
Nelson, Christopher R.	Carroll
Olson, Kristine	Atlantic
Putzier, Jeffrey	Webster City
Rhoads, Carl	Des Moines
Scroggie, Carlin J.	Webster City
Solberg, Shari D.	Le Mars
Sorenson, Terry L.	Carroll
Stumbo, Lorelei Ann	Cedar Falls
Thomsen, Jane M.	Grinnell
Uphoff, Daniel J.	Bettendorf
Zenor, Mark	Cedar Rapids

REGULATED LOAN DIVISION

Bonacci, Louis J., Jr.	Des Moines

OFFICE STAFF

Bartling, Pamela	Des Moines
Bockes, Kristy K.	West Des Moines
Bogaard, Kathleen R.	Des Moines
Daugherty, Deenie	Des Moines
Davis, Maureen	Des Moines
Graves, Susan	Adel

INSTITUTIONS UNDER THE SUPERVISION OF THIS DEPARTMENT

Iowa Chartered Banks	513
Regulated Loan Companies	162
Money Order Companies	11
Debt Management Companies	13
Trust Companies	1

OPERATING STATEMENT
FOR
JANUARY 1, 1985 TO DECEMBER 31, 1985

RECEIPTS	BANK	SMALL LOAN	TOTAL
Examination Fees			
Regular	$2,313,533.50	$42,155.25	$2,355,688.75
Special	744,317.00	.00	744,317.00
Debt Management	.00	919.10	919.10
Total Examination Fees	$3,057,850.50	$43,074.35	$3,100,924.85
Investigation Fees:			
Bank & Small Loan	2,933.15	600.00	3,533.15
Debt Management	.00	400.00	400.00
License Fees:			
Small Loan	.00	24,255.00	24,255.00
Debt Management	.00	1,200.00	1,200.00
Money Order Fees	.00	4,295.00	4,295.00
Fines & Penalties	12,500.00	.00	12,500.00
Other Receipts	191,436.15	6,747.82	198,183.97
TOTAL INCOME	$3,264,719.80	$80,572.17	$3,345,291.97
DISBURSEMENTS			
Salaries:			
Board Per Diem	$ 4,634.24	$ .00	$ 4,634.24
Administration	132,462.38	6,275.07	138,737.45
Office Personnel	318,216.59	32,532.93	350,749.52
Supervisors & Examiners	1,955,506.76	25,617.60	1,981,124.36
Sub-Total	$2,410,819.97	$64,425.60	$2,475,245.57
IPERS, FICA & INSURANCE	388,457.41	10,585.45	399,042.86
Sub-Total	$2,799,277.38	$75,011.05	$2,874,288.43
Travel:			
Board Members	$ 5,359.07	$ .00	$ 5,359.07
Administration	6,085.74	.00	6,085.74
Office Personnel	5,641.00	318.15	5,959.34
Supervisors'& Examiners	300,946.32	6,716.68	307,663.00
Sub-Total	$ 318,032.32	$ 7,034.83	$2 325,067.15
Other Disbursements:			
To Other Angencies	$ 47,263.84	$ .00	$ 47,263.84
Telephone & Telegraph	18,190.93	615.19	18,806.12
Equipment Purchases	52,871.06	103.71	52,974.77
Office Supplies & Materials			
Supplies	6,683.45	408.85	7,092.30
Postage	15,086.25	330.00	15,416.25
Books & Periodicals	3,894.62	37.50	3,932.12
Bond Premiums	275.47	11.48	286.95
Dues	8,262.00	100.00	8,362.00
Equipment Rental	9,076.60	127.75	9,204.35
Consultant Fees	15,762.00	.00	15,762.00
Equipment Repair & Maintenance	2,542.43	10.70	2,553.13
Printing & Binding	9,280.90	554.15	9,835.05
Official Newspaper Publications	153.92	33.37	187.29
Moving Charges	10,343.64	.00	10,343.64
Tuition	1,061.50	.00	1,061.50
Sub-Total	$ 200,748.61	$ 2,332.70	$ 203,081.31
TOTAL DISBURSEMENTS	$3,318,058.31	$84,378.58	$3,402,436.89*
GAIN OR LOSS	($ 53,338.51)	($ 3,806.41)	($ 57,144.92)

*This figure does not include any Indirect Costs of this Department.

IOWA CHARTERED BANK RECORD

State Supervised Institutions

Date	Number	Deposits	Capital Stock	Total Assets
June 30, 1891	205	$ 33,781,706	$ 11,026,393	$ 48,254,287
June 30, 1892	245	42,467,395	12,734,300	59,011,405
June 30, 1893	325	42,151,434	14,484,120	60,854,842
June 30, 1894	350	41,987,838	15,670,800	61,271,266
June 30, 1895	364	43,627,136	16,151,300	64,045,057
June 30, 1896	370	43,955,793	16,411,400	64,626,481
June 30, 1897	372	45,442,894	16,287,200	65,799,440
June 30, 1898	383	59,336,453	16,447,000	79,697,645
June 30, 1899	402	77,405,669	16,874,170	98,704,549
June 3, 1900	448	91,147,056	16,054,900	114,392,434
June 30, 1901	474	114,731,614	18,845,400	139,554,390
June 18, 1902	531	133,692,464	20,205,400	160,711,667
May 6, 1903	574	132,443,981	21,315,400	161,462,836
April 30, 1904	619	141,471,439	22,392,300	161,676,619
May 29, 1905	677	146,493,959	24,096,800	179,676,868
May 17, 1906	745	169,609,746	25,699,800	205,145,900
April 19, 1907	812	201,953,384	28,010,800	241,512,637
May 14, 1908	845	197,927,303	28,604,300	239,340,983
May 18, 1909	898	225,155,164	30,578,300	269,730,523
June 30, 1910	951	246,921,202	32,478,800	296,673,487
May 29, 1911	984	249,829,532	33,901,800	306,680,886
June 29, 1912	1,016	278,761,504	33,982,300	336,742,687
June 28, 1913	1,068	304,794,994	37,895,800	368,819,792
June 30, 1914	1,114	314,129,495	39,918,800	383,784,073
July 6, 1915	1,171	325,812,711	41,834,800	398,503,620
June 10, 1916	1,217	359,282,185	43,866,300	436,461,786
May 21, 1917	1,254	447,051,146	45,196,300	526,652,044
June 29, 1918	1,309	496,506,261	48,407,300	584,588,132
June 30, 1919	1,320	599,897,385	49,546,550	696,565,886
June 30, 1920	1,346	657,886,492	53,816,300	800,862,729
June 30, 1921	1,350	549,310,628	55,810,800	727,080,931
June 10, 1922	1,332	556,125,674	55,915,300	713,358,785
April 3, 1923	1,329	637,205,045	56,332,300	773,202,451
June 30, 1924	1,269	605,937,170	54,192,300	779,221,107
May 1, 1925	1,217	603,223,195	50,952,800	710,059,573
June 30, 1926	1,161	590,921,480	48,901,800	682,120,699
June 30, 1927	1,096	559,916,799	45,762,300	642,837,816
June 30, 1928	1,056	563,542,395	44,831,300	643,073,159
June 29, 1929	1,021	552,554,520	43,168,300	663,065,559
June 30, 1930	975	523,148,819	41,085,300	605,796,294
June 30, 1931	893	474,927,116	38,429,500	549,265,772
June 30, 1932	703	289,224,625	28,706,500	358,198,499
June 30, 1933	*620	228,985,321	24,535,000	282,973,546
June 30, 1934	**487	225,497,000	20,538,000	259,014,402
June 30, 1935	535	300,706,633	22,666,500	336,809,667
June 30, 1936	543	346,713,047	23,306,500	385,437,951

*Includes the reports of 288 S.F. 111 banks.
**Does not include the reports of S.F. 111 banks.

IOWA CHARTERED BANK RECORD

State Supervised Institutions

Date	Number	Deposits	Capital Stock	Total Assets
June 30, 1937	545	$ 383,193,883	$ 23,551,500	$ 424,083,480
June 30, 1938	542	375,876,103	23,435,500	418,430,191
June 30, 1939	538	401,323,567	23,556,500	446,682,294
June 30, 1940	543	438,922,631	23,636,500	486,872,833
June 30, 1941	542	483,337,352	23,750,500	534,341,075
June 30, 1942	545	562,572,568	24,308,000	616,591,014
June 30, 1943	542	787,765,327	24,496,500	845,261,045
June 30, 1944	542	1,038,660,323	25,271,000	1,101,397,171
June 30, 1945	545	1,196,343,012	25,721,000	1,265,504,427
June 29, 1946	552	1,365,802,141	26,361,000	1,445,294,047
June 30, 1947	557	1,512,304,013	27,194,000	1,596,633,023
June 30, 1948	558	1,478,567,677	28,437,000	1,5[illegible]23,009
June 30, 1949	558	1,445,844,346	30,353,000	1,546,423,190
June 30, 1950	556	1,478,956,843	31,940,500	1,588,467,014
June 30, 1951	556	1,536,614,982	34,105,500	1,656,042,937
June 30, 1952	558	1,555,087,192	35,945,500	1,684,776,491
June 30, 1953	558	1,633,346,205	37,630,500	1,772,303,351
June 30, 1954	559	1,755,531,999	39,392,000	1,903,843,077
June 30, 1955	562	1,752,495,839	41,622,000	1,911,830,624
June 30, 1956	564	1,766,744,835	43,669,000	1,936,222,800
June 6, 1957	565	1,823,789,206	46,254,000	2,005,340,036
June 23, 1958	564	1,932,352,108	47,976,000	2,128,751,078
June 10, 1959	565	2,010,678,372	50,803,500	2,226,262,196
June 15, 1960	565	1,979,335,212	52,933,500	2,213,709,881
June 30, 1961	567	2,028,828,757	55,411,000	2,267,329,404
June 30, 1962	567	2,202,167,883	57,688,500	2,455,343,527
June 29, 1963	568	2,363,724,805	60,088,500	2,632,455,997
June 30, 1964	567	2,479,409,424	61,473,500	2,760,611,087
June 30, 1965	566	2,739,457,530	63,411,000	3,039,212,514
June 30, 1966	567	2,984,380,649	68,223,500	3,310,086,033
June 30, 1967	568	3,175,318,263	71,181,500	3,537,412,214
June 29, 1968	567	3,520,090,393	75,867,700	3,910,569,128
June 30, 1969	565	3,875,751,233	82,273,450	4,359,742,584
June 30, 1970	564	4,083,576,046	89,516,975	4,616,169,321
June 30, 1971	564	4,576,669,593	96,844,675	5,159,346,086
June 30, 1972	565	5,102,873,480	103,264,225	5,761,598,474
June 30, 1973	566	5,995,007,901	109,793,725	6,763,327,703
June 30, 1974	565	6,710,632,667	116,303,225	7,574,961,562
June 30, 1975	560	7,466,247,838	121,841,415	8,394,410,954
June 30, 1976	557	8,270,932,000	128,711,225	9,205,892,000
June 30, 1977	553	9,122,801,000	138,297,000	10,190,102,000
June 30, 1978	553	10,106,941,000	147,605,000	11,361,473,000
June 30, 1979	554	10,992,127,000	159,669,000	12,509,900,000
June 30, 1980	554	11,805,752,000	175,876,000	13,568,887,000
June 30, 1981	553	12,995,499,000	183,756,000	15,058,986,000
June 30, 1982	549	14,146,086,000	194,489,000	16,671,420,000
June 30, 1983	543	15,591,433,000	202,964,000	18,011,231,000
June 30, 1984	534	16,464,684,000	200,007,000	19,120,959,000
June 30, 1985	520	16,409,922,000	199,505,000	19,018,849,000
June 30, 1986	514	17,292,334,000	198,901,000	19,956,944,000

LIST OF 406 OFFICE CERTIFICATES

OUTSTANDING AS OF JUNE 30, 1986

Under the Provisions of the Iowa Banking Act

Office Location		Bank Location
Agency	Union Bank and Trust Company	Ottumwa
Albia (1)	First Iowa State Bank	Albia
Albion	Brenton Bank and Trust Company	Marshalltown
Alburnett	Farmers State Bank	Marion
Alexander	Latimer Bank & Trust	Latimer
Algona	First Interstate Bank of Algona	Algona
Allerton	Citizens State Bank	Corydon
Alvord	Valley State Bank	Rock Valley
Ames (3)	United Bank and Trust	Ames
Andrew	Andrew Savings Bank	Bellevue
Ankeny (1)	Ankeny State Bank	Ankeny
Arcadia	Carroll County State Bank	Carroll
Archer	Security State Bank	Sheldon
Arlington	Oelwein State Bank	Oelwein
Arthur	Ida County State Bank	Ida Grove
Atlantic (1)	First Whitney Bank and Trust	Atlantic
Auburn	Carroll County State Bank	Carroll
Audubon (1)	Audubon State Bank	Audubon
Aurora	Oelwein State Bank	Oelwein
Austinville	State Savings Bank	Aplington
Ayrshire	Brenton Bank of Palo Alto County	Emmetsburg
Bagley	Perry State Bank	Perry
Battle Creek	First State Bank	Ida Grove
Benard	Hawkeye Bank and Trust	Maquoketa
Bettendorf	Davenport Bank and Trust Company	Davenport
Bettendorf (2)	First Bank	Davenport
Bettendorf	Northwest Bank & Trust Company	Davenport
Birmingham	Farmers State Bank	Keosauqua
Bode	First Interstate Bank of Algona	Algona
Bonaparte	State Central Bank	Keokuk
Bondurant	Farmers Savings Bank	Mitchellville
Boone (1)	Boone State Bank & Trust Company	Boone
Booneville	Farmers and Merchants State Bank	Winterset
Boxholm	Boone State Bank & Trust Company	Boone
Bridgewater	Union State Bank	Greenfield
Britt (1)	First State Bank	Britt
Burlington (2)	Hawkeye Bank and Trust	Burlington
Burlington (2)	Farmers & Merchants Bank & Trust	Burlington
Burnside	First Interstate Bank of Fort Dodge	Fort Dodge
Callendar	Somers Savings Bank	Somers
Callumet	Security State Bank	Sutherland
Carson	Council Bluffs Savings Bank	Council Bluffs
Cedar Falls (1)	Cedar Falls Trust & Savings Bank	Cedar Falls
Cedar Falls	Peoples Bank & Trust	Waterloo
Cedar Falls	Waterloo Savings Bank	Waterloo
Cedar Rapids (2)	First Trust & Savings Bank	Cedar Rapids
Cedar Rapids (2)	Guaranty Bank and Trust Company	Cedar Rapids
Cedar Rapids (3)	Peoples Bank and Trust Company	Cedar Rapids
Cedar Rapids (2)	United State Bank	Cedar Rapids
Cedar Rapids	Farmers State Bank	Marion
Centerville (1)	Iowa Trust and Savings Bank	Centerville
Chariton (1)	Hawkeye Bank and Trust	Chariton
Charlotte	Gateway State Bank	Clinton
Chelsea	Chelsea Savings Bank	Belle Plaine
Clarinda (1)	Citizens State Bank	Clarinda
Clearfield	State Savings Bank	Bedford
Clermont	Farmers Savings Bank	West Union

Office Location		Bank Location
Cleves	Peoples Savings Bank	Wellsburg
Clinton (2)	Iowa State Savings Bank	Clinton
Clive	Hawkeye Bank & Trust of Des Moines	Des Moines
Coin	Page County State Bank	Clarinda
Colo	State Bank & Trust Company	Nevada
Coralville	Hills Bank and Trust Company	Hills
Coralville	Iowa State Bank & Trust Company	Iowa City
Corydon (1)	Citizens State Bank	Corydon
Coulter	Latimer Bank & Trust	Latimer
Council Bluffs (2)	Council Bluffs Savings Bank	Council Bluffs
Council Bluffs (1)	State Bank and Trust	Council Bluffs
Craig	Security Savings Bank	Ireton
Creston (1)	Iowa State Savings Bank	Creston
Crystal Lake	Manufacturers Bank & Trust Company	Forest City
Cumberland	Houghton State Bank	Red Oak
Cushing	Holstein State Bank	Holstein
Dana	Brenton State Bank of Jefferson	Jefferson
Davenport (3)	Davenport Bank and Trust Company	Davenport
Davenport (2)	First Bank	Davenport
Davenport (3)	Northwest Bank and Trust Company	Davenport
Dayton	First American State Bank	Fort Dodge
Decorah (1)	Decorah State Bank	Decorah
Dedham	Commercial Savings Bank	Carroll
Deep River	Gibson Savings Bank	Gibson
Delmar	Hawkeye Bank and Trust	Maquoketa
Delta	Hayesville Savings Bank	Hayesville
Denison (1)	Crawford County Trust & Savings Bank	Denison
Denmark	Farmers Savings Bank	Wever
Des Moines (3)	Bankers Trust Company	Des Moines
Des Moines (3)	Brenton Bank and Trust Company	Urbandale
Des Moines (2)	Hawkeye-Capital Bank & Trust	Des Moines
Des Moines (2)	Iowa State Bank	Des Moines
Des Moines (4)	First Interstate Bank of Urbandale	Urbandale
Des Moines	West Des Moines State Bank	West Des Moines
DeSoto	Earlham Savings Bank	Earlham
Dexter	Brenton Bank and Trust Company	Adel
Diagonal	First State Bank	Mount Ayr
Dixon	First Trust & Savings Bank	Wheatland
Donahue	Davenport Bank and Trust Company	Davenport
Donnellson	Pilot Grove Savings Bank	Pilot Grove
Doon	Valley State Bank	Rock Valley
Dougherty	Sheffield Savings Bank	Sheffield
Dow City	Defiance State Bank	Defiance
Dubuque (3)	American Trust & Savings Bank	Dubuque
Dubuque (4)	Dubuque Bank and Trust Company	Dubuque
Dubuque (1)	Key City Bank and Trust Company	Dubuque
Duncome	First Interstate Bank of Fort Dodge	Fort Dodge
Dunkerton	Peoples Bank and Trust Company	Waterloo
Dyersville (1)	Fidelity Bank & Trust	Dyersville
Dyersville (2)	American Trust & Savings Bank	Dubuque
Eagle Grove (1)	Brenton State Bank	Eagle Grove
Eagle Grove (1)	Security Savings Bank	Eagle Grove
Eldon	Union Bank and Trust Company	Ottumwa
Eldora (1)	Hardin County Savings Bank	Eldora
Elkhorn	The Shelby County State Bank	Harlan
Elliott	Houghton State Bank	Red Oak
Ellsworth	Farmers State Bank	Jewell
Ely	First Trust & Savings Bank	Cedar Rapids
Epworth	Key City Bank & Trust Company	Dubuque
Estherville (1)	Emmet County State Bank	Estherville
Fairfield (1)	Iowa State Bank & Trust Company	Fairfield

Office Location	Bank Location	
Farmersburg	Peoples State Bank	Elkader
Farmington	State Central Bank	Keokuk
Fenton	First Trust & Savings Bank	Armstrong
Fort Atkinson	Citizens Savings Bank	Spillville
Ford Dodge (2)	First American State Bank	Fort Dodge
Fort Dodge (1)	First Interstate Bank of Fort Dodge	Fort Dodge
Fort Madison (1)	Fort Madison Bank & Trust Company	Fort Madison
Fort Madison (1)	Iowa State Bank	Fort Madison
Fort Madison (1)	Lee County Savings Bank	Fort Madison
Garden City	Tri-County State Bank	Zearing
Garrison	State Bank of Vinton	Vinton
Geneva	Ackley State Bank	Ackley
Gilbert	United Bank and Trust	Ames
Gilmore City	Humboldt Trust & Savings Bank	Humboldt
Gladbrook	Security Bank	Marshalltown
Glenwood (1)	Glenwood State Bank	Glenwood
Goldfield	Security Savings Bank	Eagle Grove
Goose Lake	Gateway State Bank	Clinton
Grand River	The Decatur County State Bank	Leon
Granger	Brenton State Bank	Dallas Center
Granville	American State Bank	Sioux Center
Gravity	State Savings Bank	Bedford
Greeley	Community Savings Bank	Edgewood
Grimes	Bankers Trust Company	Des Moines
Hampton (1)	Hampton State Bank	Hampton
Hanlontown	First State Bank	Manly
Hansell	Sheffield Savings Bank	Sheffield
Harcourt	First Interstate Bank of Fort Dodge	Fort Dodge
Harpers Ferry	Kerndt Brothers Savings Bank	Lansing
Hartford	Hartford-Carlisle Savings Bank	Carlisle
Havelock	Laurens State Bank	Laurens
Hazelton	Maynard Savings Bank	Maynard
Hiawatha	Farmers State Bank	Marion
Hills	Hills Bank and Trust	Hills
Hillsboro	Hawkeye Bank and Trust	Burlington
Hinton	Farmers State Bank	Merrill
Holland	Hawkeye Bank & Trust	Grundy Center
Holy Cross	Farley State Bank	Farley
Hornick	State Savings Bank	Onawa
Hospers	American State Bank	Sioux Center
Houghton	Pilot Grove Savings Bank	Pilot Grove
Humbolt (1)	Humboldt Trust & Savings Bank	Humboldt
Humeston	Citizens State Bank	Corydon
Huxley	South Story Bank & Trust	Slater
Indianola (2)	Peoples Trust and Savings Bank	Indianola
Indianola (1)	Warren County Brenton Bank & Trust	Indianola
Inwood	Security Savings Bank	Larchwood
Ionia	First Security Bank & Trust Company	Charles City
Iowa City (1)	Hawkeye State Bank	Iowa City
Iowa City	Hills Bank and Trust Company	Hills
Iowa City (2)	Iowa State Bank & Trust Company	Iowa City
Iowa Falls (1)	Citizens State Bank	Iowa Falls
Jamaica	Perry State Bank	Perry
Janesville	State Bank of Waverly	Waverly
Jefferson (1)	Brenton State Bank of Jefferson	Jefferson
Jefferson (1)	Home State Bank	Jefferson
Johnston	Brenton Bank and Trust Company	Urbandale
Kensett	First State Bank	Manly
Keokuk (1)	Keokuk Savings Bank & Trust Company	Keokuk
Keokuk (2)	State Central Bank	Keokuk

Office Location		Bank Location
Kesley	Iowa State Bank	Clarksville
Keswick	First Interstate Bank of Sigourney	Sigourney
Kinross	First Interstate Bank of Sigourney	Sigourney
Kiron	Peoples Savings Bank	Odebolt
Klemme	North Iowa State Bank	Belmond
Knoxville (2)	Iowa State Savings Bank	Knoxville
Lacona	Peoples Trust and Savings Bank	Indianola
Lakota	Farmers Trust and Savings Bank	Buffalo Center
Lamont	Farmers State Savings Bank	Independence
Lamotte	Andrew Savings Bank	Bellevue
Lanesboro	Commercial Savings Bank	Carroll
LaPorte City	Peoples Bank & Trust Co.	Waterloo
Laurel	Security Bank	Marshalltown
Lawton	First Trust and Savings Bank	Moville
Lehigh	First Interstate Bank of Fort Dodge	Fort Dodge
LeGrand	Citizens Savings Bank	Gilman
Leon (1)	The Decatur County State Bank	Leon
Lester	Peoples Bank & Trust	Rock Valley
Lincoln	Lincoln Savings Bank	Reinbeck
Lineville	The Citizens State Bank	Corydon
Linn Grove	First State Bank	Sioux Rapids
Liscomb	Hardin County Savings Bank	Eldora
Littleport	Community Savings Bank	Edgewood
Little Rock	Rock Rapids State Bank	Rock Rapids
Livermore	Hawkeye Bank and Trust	Humboldt
Lone Rock	Swea City State Bank	Swea City
Lorimor	Citizens Savings Bank	Afton
Lost Nation	First Trust & Savings Bank	Wheatland
Lovilia	State Bank of Bussey	Bussey
Luverne	First Interstate Bank of Algona	Algona
Luxemberg	Fidelity Bank & Trust	Dyersville
McCallsburg	State Bank & Trust Company	Nevada
McClelland	Council Bluffs Saving Bank	Council Bluffs
Macedonia	State Bank and Trust	Council Bluffs
Macksburg	Union State Bank	Winterset
Malcolm	Grinnell State Bank	Grinnell
Mallard	Brenton Bank of Palo Alto County	Emmetsburg
Maquoketa (1)	Hawkeye Bank and Trust	Maquoketa
Maquoketa (1)	Maquoketa State Bank	Maquoketa
Marble Rock	First Security Bank and Trust Company	Charles City
Marion (1)	Farmers State Bank	Marion
Marion	Guaranty Bank and Trust Company	Cedar Rapids
Marquette	First State Savings Bank	McGregor
Marshalltown (2)	Commercial State Bank	Marshalltown
Marshalltown (2)	Brenton Bank and Trust Company	Marshalltown
Marshalltown (1)	Security Bank	Marshalltown
Martensdale	Peoples Trust and Savings Bank	Indianola
Mason City (2)	Hawkeye Bank & Trust of Mason City	Mason City
Mason City (2)	First Interstate Bank of Mason City	Mason City
Maurice	Northwestern State Bank of Orange City	Orange City
Melcher	Iowa State Savings Bank	Knoxville
Menlo	Security State Bank	Casey
Meservey	First State Bank	Thornton
Milo	Peoples Trust and Savings Bank	Indianola
Milton	State Savings Bank	Cantril
Minburn	Raccoon Valley State Bank	Adel
Mineola	Glenwood State Bank	Council Bluffs
Minden	Farmers and Merchants State Bank	Neola
Missouri Valley (1)	Peoples State Bank	Missouri Valley
Modale	State Bank and Trust	Council Bluffs
Montrose	Keokuk Savings Bank and Trust Company	Keokuk
Moravia	Iowa Trust and Savings Bank	Centerville

Office Location		Bank Location
Moulton	Davis County Savings Bank	Bloomfield
Mount Joy	Central Trust and Savings Bank	Eldridge
Mount Pleasant (2)	Hawkeye Bank and Trust	Mount Pleasant
Mount Pleasant (1)	Henry County Savings Bank	Mount Pleasant
Mount Vernon (1)	Mount Vernon Bank and Trust Company	Mount Vernon
Murray	Clarke County State Bank	Osceola
Muscatine (2)	Central State Bank	Muscatine
Newhall	Peoples Bank and Trust Company	Cedar Rapids
New Hartford	Parkersburg State Bank	Parkersburg
New Liberty	Liberty Trust and Savings Bank	Durant
New London	Hawkeye Bank and Trust	Burlington
Newton (1)	Jasper County Savings Bank	Newton
New Virginia	Norwalk-Cumming State Bank	Norwalk
Nichols	Farmers and Merchants Savings Bank	Lone Tree
Oakville	Farmers & Merchants Bank & Trust	Burlington
Okoboji	Dickinson County Savings Bank	Milford
Olin	Community State Bank	Clarence
Ollie	Hayesville Savings Bank	Hayesville
Orange City (1)	Northwestern State Bank of Orange City	Orange City
Orient	Farmers and Merchants State Bank	Winterset
Osceola (1)	Clarke County State Bank	Osceola
Oskaloosa (1)	Mahaska State Bank	Oskaloosa
Ottumwa (1)	South Ottumwa Savings Bank	Ottumwa
Ottumwa (2)	Union Bank and Trust Company	Ottumwa
Oxford Junction	Citizens State Bank	Wyoming
Pacific Junction	Glenwood State Bank	Glenwood
Panama	State Bank of Portsmouth	Portsmouth
Parkersburg (1)	Parkersburg State Bank	Parkersburg
Parkview	Central Trust and Savings Bank	Eldridge
Pella (1)	Marion County State Bank	Pella
Peterson	State Bank	Everly
Pleasant Hill	Hawkeye-Capital Bank & Trust	Des Moines
Pleasantville (1)	Pleasantville State Bank	Pleasantville
Plymouth	First State Bank	Manly
Pocahontas (1)	Citizens State Bank	Pocahontas
Popejoy	Farmers State Bank	Dows
Pulaski	State Savings Bank	Cantril
Quimby	Central Trust and Savings Bank	Cherokee
Randall	Randall-Story State Bank	Story City
Raymond	Farmers State Bank	Jesup
Redfield	Brenton Bank and Trust Company	Adel
Red Oak (1)	Houghton State Bank	Red Oak
Renwick	Hawkeye Bank and Trust	Humboldt
Richland	Union Bank and Trust Company	Ottumwa
Ringsted	Emmet County State Bank	Estherville
Rock Valley (1)	Valley State Bank	Rock Valley
Rowan	Brenton Bank and Trust Company	Clarion
Rubio	Rubio Savings Bank of Brighton	Brighton
Rudd	First State Bank	Nora Springs
Runnells	Hartford-Carlisle Savings Bank	Carlisle
Ryan	Citizens State Bank	Hopkinton
Sabula	Teeds Grove Savings Bank	Teeds Grove
Sac City (1)	Citizens Savings Bank	Sac City
St. Charles	Farmers and Merchants State Bank	Winterset
St. Olaf	Central State Bank	Elkader
Salem	Hawkeye Bank and Trust	Burlington
Salix	Pioneer Bank	Sergeant Bluff
Shannon City	First State Bank	Diagonal
Sharpsburg	State Savings Bank	Bedford

Office Location	Bank Location
Sheldon (1)	Citizens State Bank — Sheldon
Shellsburg	Peoples Bank and Trust Company — Cedar Rapids
Shenandoah (1)	The Security Trust and Savings Bank — Shenandoah
Sherrill	Dubuque Bank and Trust Company — Dubuque
Silver City	Mills County State Bank — Glenwood
Sioux City (2)	First Interstate Bank of Sioux City — Sioux City
Sioux City (1)	Hawkeye Bank and Trust — Sioux City
Smithland	First State Bank of Mapleton — Mapleton
Spencer (1)	Farmers Trust and Savings Bank — Spencer
Spencer (1)	Hawkeye Bank and Trust — Spencer
Spirit Lake (1)	First Bank & Trust — Spirit Lake
Stacyville	Saint Ansgar State Bank — Saint Ansgar
Stanwood	Community State Bank — Clarence
Steamboat Rock	Hawkeye Bank & Trust — Eldora
Stockport	State Central Bank — Keokuk
Storm Lake (1)	The Commercial Trust & Savings Bank — Storm Lake
Storm Lake (1)	Security Trust & Savings Bank — Storm Lake
Struble	LeMars Savings Bank — LeMars
Sully	Kellogg-Sully Bank & Trust — Kellogg
Swaledale	First State Bank — Thornton
Taintor	Taintor Savings Bank — New Sharon
Terril	The State Bank — Spirit Lake
Thor	Humboldt Trust & Savings Bank — Humboldt
Tipton	Citizens Savings Bank — Anamosa
Tingley	Hawkeye Bank & Trust — Mount Ayr
Toledo (1)	The State Bank of Toledo — Toledo
Truro	Union State Bank — Winterset
Underwood	State Bank and Trust — Council Bluffs
Union	Hardin County Savings Bank — Eldora
Urbana	Peoples Bank and Trust Company — Cedar Rapids
Urbandale	Hawkeye Bank & Trust of Des Moines — Des Moines
Vail	Westside State Savings Bank — Westside
Van Meter	Brenton Bank and Trust Company — Adel
Ventura	Community State Bank of Clear Lake — Clear Lake
Volga	Central State Bank — Elkader
Wadena	Elgin State Bank — Elgin
Washington (1)	Washington State Bank — Washington
Washta	Central Trust and Savings Bank — Cherokee
Waterloo	First Security State Bank — Evansdale
Waterloo	Midway Bank & Trust — Cedar Falls
Waterloo (2)	Peoples Bank and Trust Company — Waterloo
Waterloo (2)	Waterloo Savings Bank — Waterloo
Waterville	Farmers and Merchants Savings Bank — Waukon
Waucoma	State Bank of Lawler — Lawler
Waukee	Brenton State Bank — Dallas Center
Waukon (1)	Waukon State Bank — Waukon
Waverly (1)	State Bank of Waverly — Waverly
Webster City (1)	First State Bank — Webster City
Wellman (1)	Wellman Savings Bank — Wellman
Wesley	First Interstate Bank of Algona — Algona
West Burlington (1)	West Burlington State Bank — West Burlington
West Des Moines (1)	West Des Moines State Bank — West Des Moines
West Point	State Central Bank — Keokuk
What Cheer	Iowa Trust & Savings Bank — Oskaloosa
Williams	Iowa Falls State Bank — Iowa Falls
Wilton (1)	Wilton Savings Bank — Wilton
Windsor Heights	Bankers Trust Company — Des Moines
Winterset (1)	Farmers and Merchants State Bank — Winterset
Woden	First State Bank — Britt
Woodbine (1)	Iowa Savings Bank — Woodbine
Woodward	Brenton State Bank — Dallas Center

( ) *Denotes the number of bank office facilities.*

BANK CHARTERS RENEWED

LOCATION	NAME OF BANK
Cascade	Cascade State Bank
Cedar Rapids	Massachussets Fidelity Trust
Emmetsburg	Brenton Bank of Palo Alto County
Jefferson	Brenton State Bank
Charles City	Commercial Trust & Savings Bank
Oelwein	Oelwein State Bank
Pocahontas	Commercial State Bank
Pocahontas	Pocahontas State Bank
Shenandoah	Security Trust & Savings

APPLICATIONS FOR AND ACTION TAKEN ON BANK OFFICE APPLICATION

Bank & Location	Proposed Office Location	Date of Application	Decision and Date	Certificate Issued
GLENWOOD Glenwood State Bank (1)	Mineola	8 06 85	8 06 85 Approved	8 07 85
URBANDALE First Interstate Bank of Urbandale	Des Moines	8 21 85	9 18 85 Approved	9 19 85
WATERLOO Peoples Bank & Trust (2)	LaPorte City	8 29 85	11 20 85 Approved	12 23 85
MISSOURI VALLEY Peoples State Bank	Crescent	9 16 85	4 26 86 Approved	Pending
ROLAND Roland State Bank (3)	Roland	8 15 85	2 20 86 Approved	Pending
INDEPENDENCE Farmers State Savings	Independence	10 23 85	11 22 85 Approved	Pending
CARROLL Carroll County State Bank (5)	Auburn	11 08 85	11 08 85 Approved	11 12 85
HARLAN The Shelby County State Bank (6)	Portsmouth	2 24 86	6 24 86 Approved	Pending
HARLAN The Shelby County State Bank (6)	Panama	2 24 86	6 24 86 Approved	Pending
ALBIA First Iowa State Bank	Eddyville	2 10 86	Pending	Pending
ANAMOSA Citizens Savings Bank (7)	Tipton	2 14 86	2 14 86 Approved	2 15 86
IOWA FALLS Iowa Falls State Bank (8)	Williams	3 20 86	3 20 86 Approved	3 21 86
WATERLOO Waterloo Savings Bank	Hudson	4 02 86	Pending	Pending
DUBUQUE American Trust & Savings Bank (9)	Dyersville	4 10 86	4 10 86 Approved	4 11 86
DUBUQUE American Trust & Savings Bank (9)	Dyersville	4 10 86	4 10 86 Approved	4 11 86
COUNCIL BLUFFS Council Bluffs Savings Bank	Council Bluffs	4 24 86	6 18 86 Approved	Pending
ALBIA Peoples State Bank (14)	Albia	5 09 86	Pending	Pending
ALBIA Peoples State Bank (14)	Eddyville	5 09 86	Pending	Pending
EAGLE GROVE Security Savings Bank	Eagle Grove	5 15 86	Pending	Pending
CEDAR FALLS Midway Bank & Trust	Cedar Falls	5 20 86	6 17 86 Approved	Pending
SWEA CITY Swea City State Bank (10)	Lone Rock	5 29 86	5 29 86 Approved	5 30 86
DES MOINES Hawkeye Capital Bank & Trust	Des Moines	6 16 86	Pending	Pending
DES MOINES Hawkeye Capital Bank & Trust	Des Moines	6 16 86	Pending	Pending
DECORAH Decorah State Bank	Protivin	6 16 86	Pending	Pending
POCAHONTAS Citizens State Bank (11)	Pocahontas	6 27 86	6 27 86 Approved	6 30 86

Footnotes at end of section.

BANK NAME CHANGES

BANK LOCATION	PREVIOUS NAME	NEW NAME
Sergeant Bluff	Pioneer Valley Savings Bank	Pioneer Bank
Marshalltown	Security Savings Bank	Security Bank

APPLICATIONS FOR AND ACTION TAKEN ON BANK CHARTERS

Proposed Location	Bank	Application Date	Decision & Date	Charter Issued
Albia (14)	Peoples State Bank	5/09/86	Pending	Pending
Conrad	The State Bank of Conrad	5/07/86	Pending	Pending
Pocahontas (11)	Citizens State Bank	6/27/86	6/27/86	6/30/86
Riceville (12)	First State Bank	9/25/86	Approved 12/18/85	2/03/86

APPLICATIONS FOR RELOCATION AND ACTION TAKEN ON RELOCATION OF BANK CHARTERS

Bank & Location	Proposed New Location	Application Date	Decision and Date	Effective Date
Roland State Bank			2/20/86	
Roland, Iowa (3)	Ames, Iowa	8/15/86	Approved	Pending

APPLICATIONS FOR AND ACTION TAKEN ON MERGERS OR VOLUNTARY DISSOLUTION

Bank & Location	Type of Action	Date of Application	Decision and Date	Effective Date
LaPorte City State Bank			11/20/85	
LaPorte City (2)	Merger	8/29/85	Approved	12/23/85
State Bank of Portsmouth			6/24/86	
Portsmouth (6)	Merger	2/07/86	Approved	Pending
Hudson State Bank				
Hudson	Merger	4/02/86	Pending	Pending
First State Bank				
Conrad	Merger	5/07/86	Pending	Pending
Hawkeye Bank and Trust				
Des Moines	Merger	6/16/86	Pending	Pending
Bohemian Savings Bank				
Protivin	Dissolution	6/16/86	Pending	Pending

Footnotes at end of section.

BANK CHARTERS TERMINATED

Bank & Location	Type of Action	Date Terminated
Mineola State Bank Mineola, Iowa (1)	Closed	8 06 85
LaPorte City State Bank LaPorte City (2)	Merger	12 23 85
Early Savings Bank Early, Iowa (4)	Closed	11 01 85
Auburn Savings Bank Auburn (5)	Closed	11 08 85
Gilbertville Savings Bank Gilberetville (13)	Conversion	6 01 86
Williams Savings Bank Williams, Iowa (8)	Closed	3 20 86
Commercial State Bank Pocahontas (11)	Closed	6 27 86

Footnotes at end of section.

FOOTNOTES

1) Mineola State Bank was ordered closed by the Superintendent of Banking on August 6, 1985. Under emergency authority granted the Superintendent of Banking, the application filed by Glenwood State Bank, Glenwood, Iowa to establish a bank office in Mineola to facilitate the FDIC assisted purchase and assumption was approved.

2) Application to Merge LaPorte City State Bank with and into Peoples Bank and Trust, Waterloo was filed with the Superintendent August 29, 1985. The Peoples Bank and Trust filed an application on August 29, 1985 to establish an office in LaPorte City. Both applications were approved November 20, 1985.

3) Bank relocation application and bank office application were filed by Roland State Bank, Roland, with respect to relocating the bank's principal place of business to Ames, Iowa and establishing a bank office in Roland.

4) Early Savings Bank was ordered closed by the Superintendent of Banking on November 1, 1985. Remaining assets and liabilities were purchased and assumed by Citizens First National Bank of Storm Lake.

5) Auburn Savings Bank was ordered closed by the Superintendent of Banking on November 8, 1985. Under emergency authority granted the Superintendent of Banking, the application filed by Carroll County State Bank, Carroll, Iowa to establish a bank office in Auburn to facilitate the FDIC assisted purchase and assumption was approved.

6) Application to merge the State Bank of Portsmouth with and into The Shelby County State Bank, Harlan, was filed on February 7, 1986. Applications were filed with the Superintendent on February 7, 1986 by The Shelby County State Bank to establish offices in Portsmouth and Panama, Iowa.

7) The First National Bank of Tipton was ordered closed by the office of the Comptroller of the Currency February 14, 1986. Under emergency authority granted the Superintendent of Banking, the application filed by Citizens Savings Bank, Anamosa to establish an office in Tipton was approved.

8) The Williams Savings Bank was ordered closed by the Superintendent of Banking on March 20, 1986. Under emergency authority granted the Superintendent of Banking, the application filed by Iowa Falls State Bank to establish an office in Williams to facilitate the FDIC assisted purchase and assumption was approved.

9) The National Bank, Dyersville, Iowa was ordered closed by the Office of the Comptroller of the Currency April 10, 1986. Under emergency authority granted the Superintendent of Banking, the applications filed by American Trust and Savings Bank, Dubuque to establish offices in Dyersville were approved.

10) Lone Rock Bank, N.A., Lone Rock, Iowa was ordered closed on May 28, 1986 by the Office of the Comptroller of the Currency. Under emergency authority of the Superintendent of Banking, the application filed by Swea City State Bank, Swea City, Iowa to establish a bank office in Swea City to facilitate the FDIC assisted purchase and assumption was approved.

11) Commercial State Bank, Pocahontas was ordered closed by the Superintendent of Banking on June 27, 1986. Under emergency authority granted the Superintendent, the applications filed by Citizens State Bank to establish a new bank and establish an office in Pocahontas to facilitate the FDIC assisted purchase and assumption were approved. The new bank was chartered June 30, 1986.

12) The First National Bank, Riceville, Iowa converted from a national charter to a state charter on February 3, 1986.

13) Gilbertville Savings Bank, a state bank, was merged with and into the National Bank of Waterloo, Waterloo and was made into an office of the National Bank of Waterloo.

14) A state bank in organization. Application to organize a state bank was filed May 9, 1986.

ABSTRACT NO. 222

STATE OF IOWA – DEPARTMENT OF BANKING

Abstracts of Reports of Condition of 514 Iowa Chartered Banks as of
June 30, 1986 as Compared with 520 Iowa Chartered Banks as of June 30, 1985

(Amounts Exprressed in Thousands of Dollars)	June 30, 1986	Percent	June 30, 1985	Percent	June 30, 1986 compared with June 30, 1985	Percent of Change
ASSETS						
Cash & Due From Banks	1,228,000	6.15	1,055,187	5.55	172,813	16.38
Federal Funds Sold	908,507	4.55	652,907	3.43	255,600	39.15
U.S. Gov't. and Agency Securities	6,789,860	34.02	5,662,805	29.77	1,127,055	19.90
Obligations of States and Political Subdivisions	1,441,032	7.22	1,444,387	7.59	(3,355)	(.23)
Other Bonds & Investments	258,813	1.30	81,935	.44	176,878	215.87
Loans & Direct Lease Financing	8,617,485	43.18	9,338,989	49.10	(721,504)	(7.73)
Less: Loan Loss Valuation	(140,309)	(.70)	(115,372)	(.61)	(24,937)	(21.61)
Fixed Assets	228,097	1.14	232,665	1.22	(4,568)	(1.96)
Other Real Estate	168,326	.84	125,802	.66	42,524	33.80
Intangible Assets	7,152	.04	8,516	.05	(3,364)	(16.02)
Other Assets	449,981	2.26	531,028	2.80	(81,047)	(15.26)
Total Assets	19,956,944	100.00	19,018,849	100.00	938,095	4.93
LIABILITIES						
Transaction Deposits	4,009,962	20.09	4,050,925	20.53	458,894	12.92
Nontransaction Deposits	13,282,372	66.55	12,858,854	67.61	423,518	3.29
Total Deposits	17,292,334	86.64	16,409,922	86.28	882,412	5.38
Federal Funds Purchased	579,397	2.90	486,754	2.56	82,643	19.03
Other Borrowings	67,638	.34	83,178	.44	(15,540)	(18.68)
Mortgages Payable	19,150	.10	20,299	.11	(1,149)	(5.66)
All Other Liabilities	259,226	1.30	292,036	1.53	(32,810)	(11.23)
Total Liabilities	18,217,745	91.28	17,292,189	90.92	925,556	5.35
Subordinated Notes & Debentures	15,172	.08	16,822	.09	(1,650)	(9.81)
Total Equity Capital	1,724,027	8.64	1,709,838	8.99	14,189	.83
Total Equity Capital & Debentures	1,739,199	8.72	1,726,660	9.08	12,539	.73
Total Liabilities & Equity Capital	19,956,944	100.00	19,018,849	100.00	938,095	4.93
Total Earning Assets	18,015,697	90.27	17,181,023	90.34	834,674	4.86
Total Capital to Total Deposits		9.97		10.42		

ABSTRACT NO. 222

STATE OF IOWA – DEPARTMENT OF BANKING

Abstract of Reports of Condition of 514 Iowa Chartered Banks as of June 30, 1986
as Compared with 515 Iowa Chartered Banks as of December 31, 1985

(Amounts Expressed in Thousands of Dollars)	June 30, 1986	Percent	December 31, 1985	Percent
ASSETS				
Cash & Due From Banks	1,228,000	6.15	1,205,091	6.11
Federal Funds Sold	908,507	4.55	1,308,987	
U.S. Gov't and Agencies Securities	6,789,860	34.02	5,963,005	30.22
Obligations of States and Political Subdivisions	1,441,032	7.22	1,560,636	7.91
Other Bonds & Investments	258,813	1.30	89,115	.45
Loans & Direct Lease Financing	8,617,485	43.18	8,837,372	44.78
Less: Loan Loss Valuation	(140,309)	(.70)	(135,747)	(.69)
Fixed Assets	228,097	1.14	231,574	1.17
Other Real Estate	168,326	.84	144,860	.73
Intangible Assets	7,152	.04	8,044	.05
Other Assets	449,981	2.26	520,189	2.64
Total Assets	19,956,944	100.00	19,733,126	100.00
LIABILITIES				
Transaction Deposits	4,009,962	20.09	4,050,925	20.53
Nontransaction Deposits	13,282,372	66.55	13,126,687	66.52
Total Deposits	17,292,334	86.64	17,177,612	87.05
Federal Funds Purchased	579,397	2.90	469,975	2.38
Other Borrowings	67,658	.34	75,803	.38
Mortgages Payable	19,150	.10	17,984	.09
All Other Liabilities	259,226	1.30	270,177	.37
Total Liabilities	18,217,745	91.28	18,011,551	91.27
Subordinated Notes and Debentures	15,172	.08	15,497	.08
Total Equity Capital	1,724,027	8.64	1,706,078	8.65
Total Equity Capital & Debentures	1,739,199	8.72	1,721,575	8.73
Total Liabilities and Capital	19,956,944	100.00	19,733,126	100.0
Total Earning Assets	18,015,697	90.27	17,759,115	90.00
Total Capital to Total Deposits		9.97		9.93

EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS FOR CALENDAR YEARS 1983 – 1985

(Amounts Expressed in Thousands of Dollars)

Item Description	1985	1984	1983
INTEREST INCOME			
Interest on Loans, Leases & Fed Funds	1,189,848	1,259,397	1,195,667
Interest on Balances with Banks	20,922	21,398	25,261
Interest on Securities	741,906	764,208	723,019
Interest on Trade Accounts	724	222	*
Total Interest Income	1,953,400	2,045,225	1,943,947
INTEREST EXPENSE			
Interest on Deposits	1,197,980	1,323,289	1,232,981
Expense of Fed Funds	36,495	50,302	39,543
Interest on Borrowed Money	4,319	5,979	6,048
Interest on Notes & Debentures	1,717	2,069	1,800
All Other Interest Expense	1,574	1,126	10,860
Total Interest Expense	1,242,085	1,382,765	1,291,232
Net Interest Income	711,315	662,460	652,715
Provision for Loan Losses	274,737	159,885	79,266
NONINTEREST INCOME			
Service Charges	*	43,982	34,514
Other Noninterest Income	117,801	62,795	59,742
Total Noninterest Income	117,801	106,777	94,256
Net Securities Gains or Losses	40,609	2,018	2,310
NONINTEREST EXPENSE			
Salaries & Related	252,709	246,930	234,385
Net Occupancy Expense	69,761	65,996	64,263
Other Noninterest Expense	187,537	171,057	144,289
Total Noninterest Expense	510,007	483,983	442,937
Income Before Taxes and Extra Items	84,981	127,387	227,078
Income Taxes	1,053	6,065	40,193
Income Before Extraordinary Items	83,928	121,322	186,885
Extraordinary Items	261	1,611	70
Applicable Income Tax-Extra Items	(53)	402	*
Net Income (Loss)	84,242	122,531	186,955
Yearend Equity Capital Funds	1,706,078	1,687,595	1,631,465
AVERAGE ASSETS AND LIABILITIES (a)			
ASSETS			
Cash & Due From Banks	1,172,780	1,148,736	1,176,404
U.S. Gov't Obligations	5,683,952	5,508,544	4,851,526
All Other Securities	1,643,110	1,856,827	2,048,979
Federal Funds Sold	897,450	640,784	809,651
Loans & Direct Lease Financing	9,073,460	9,105,915	8,525,272
All Other Assets	900,293	848,937	746,098
Total Assets	19,371,045	19,109,743	18,157,930
LIABILITIES			
Noninterest-Bearing Deposits	3,830,982	2,664,190	2,135,263
Interest-Bearing Deposits	12,959,852	13,873,529	13,583,140
Total Deposits	16,790,834	16,537,719	15,718,403
Federal Funds Purchased	469,914	473,164	456,477
Other Borrowings & All Other Liabilities	392,421	411,602	394,746
Total Equity Capital & Debentures	1,717,896	1,687,258	1,588,304
Total Liabilities & Capital	19,371,065	19,109,743	18,157,930
Number of Banks as of December 31	515	527	539

*Figures not available for these years.

(a) Asset & Liability items are average of figures reported at beginning, middle and end of each calendar year.

RATIO OF EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS FOR CALENDAR YEARS 1983 – 1985

Item Description	1985	1984	1983
AMOUNTS PER $100 OF CURRENT OPERATING INCOME:			
Interest on Loans, Leases & Fed Funds	57.45	58.52	58.66
Interest on Balances with Banks	1.01	.99	1.24
Interest on Securities	35.82	35.51	35.47
Interest on Trade Accounts	.03	.01	.00
Service Charges		2.04	1.60
All Other Income	5.69	2.93	2.94
Total Current Operating Income	100.00	100.00	100.00
Interest on Deposits	57.84	61.49	60.49
Expense of Fed Funds	1.76	2.34	.00
Interest on Borrowed Money	.21	.28	2.24
Interest on Notes & Debentures	.08	.10	.09
Salaries & Related	12.20	11.47	11.50
All Other Operating Expenses	12.50	18.45	14.65
Total Current Operating Expenses	84.59	94.13	88.97
Net Operating Income	15.41	5.87	11.03
AMOUNTS PER $100 ASSETS (a)			
Total Current Operating Income	10.69	11.26	11.22
Total Current Operating Expenses	9.04	10.61	9.99
Net Operating Income	.44	.67	1.24
Net Income	.43	.64	1.03
AMOUNTS PER $100 OF TOTAL CAPITAL ACCOUNT (a)			
Net Operating Income	4.95	7.55	14.30
Taxes on Net Income	.06	.36	2.53
Net Income	4.90	7.26	11.77
SPECIAL RATIOS (a)			
Income on Loans including Fed Funds Sold per $100 of Loans	13.11	12.92	12.81
Income on Securities per $100 of Sec	10.12	10.38	10.48
Service Charges per $100 of Nonint. Bear Deposits	*	1.65	1.62
Interest Paid per $100 of Interest Bear Deposits	9.58	9.54	9.08
AVERAGE ASSETS AND LIABILITIES			
ASSETS			
Cash & Due from Banks	6.05	6.01	6.48
U.S. Gov't. Obligations	29.34	28.82	26.72
All Other Securities	8.48	9.72	11.28
Federal Funds Sold	4.63	3.35	4.46
Loans & Direct Lease Financing	46.84	47.65	46.95
All Other Assets	4.66	4.45	4.11
Total Assets	100.00	100.00	100.00
LIABILITIES			
Noninterest Bearing	19.78	13.94	11.76
Interest Bearing	66.90	72.60	74.80
Total Deposits	86.68	86.54	86.56
Fed Funds Purchased	2.42	2.48	2.51
Other Borrowings & All Other Liab.	2.02	2.15	2.18
Total Equity Capital & Debentures	8.88	8.83	8.75
Total Liabilities & Capital	100.00	100.00	100.00
Number of Banks as of Dec. 31	515	527	539

(a) Asset & Liability items are average of figures reported at beginning, middle and end of each calendar year.

* Figures not available for these years.

DECEMBER 31, 1985 CONSUMER LOAN FIGURES

As Reported by 515 State Chartered Banks

Group Headings	All Banks		Under $10,000,000		$10,000,000 to $15,000,000		$15,000,000 to $20,000,000	
Number of Banks	515		43		98		71	
	Direct	Indirect	Direct	Indirect	Direct	Indirect	Direct	Indirect
Secured by Automobiles	395,634,667	160,472,185	8,733,795	27,000	28,366,631	905,138	33,757,510	2,130,292
Secured by Other Personal Property	258,071,559	15,264,175	10,925,054	41,000	19,287,907	129,000	23,897,744	274,288
Secured by Real Property	375,284,775	4,938,468	15,519,311	0	42,194,528	425,363	62,251,369	5,000
Credit Cards and Related Plans	58,706,139	2,429,442	34,182	0	347,617	15,000	231,684	0
Other Unsecured consumer Loans	324,604,211	5,998,434	4,921,783	0	18,787,625	1,000	23,626,732	66,000
Total Consumer Loan	1,412,271,351	189,462,704	40,134,125	68,000	108,984,308	1,475,501	143,765,039	2,475,580

DECEMBER 31, 1985 CONSUMER LOAN FIGURES

As Reported by 515 State Chartered Banks

Group Headings	$20,000,000 to $30,000,000		$30,000,000 to $50,000,000		Over $50,000,000	
Number of Banks	102		105		95	
	Direct	**Indirect**	**Direct**	**Indirect**	**Direct**	**Indirect**
Secured by Automobiles	53,870,760	4,573,767	86,538,961	5,569,630	184,367,010	147,266,358
Secured by Other Personal Property	43,882,725	1,200,725	47,266,014	1,723,409	112,812,115	12,256,131
Secured by Real Property	61,907,869	21,101	92,103,923	2,977	101,307,775	4,484,027
Credit Card and Related Plans	3,004,444	127,262	5,104,185	1,142,000	49,984,027	1,145,180
Other Unsecured Consumer Loans	46,308,833	1,402,000	70,698,517	148,780	160,260,721	4,380,654
Total Consumer Loans	208,974,631	7,324,477	301,711,600	8,586,796	608,731,648	169,532,350

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed In Thousands of Dollars

Guide No	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Fedeeral Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
1	Ackley	Ackley State Bank	2,674	11,994	1,130	19,766
2	Adair	Exchange State Bank	388	5,985	260	9,015
3	Adel	Brenton Bank and Trust Company	2,176	26,505	5,539	25,443
4	Adel	Raccoon Valley State Bank	2,502	8,809	18	17,443
5	Afton	Citizens Savings Bank	1,704	9,527	2,249	3,342
6	Albert City	Albert City Savings Bank	403	3,713	3,862	7,228
7	Albia	First Iowa State Bank	2,865	39,934	144	16,371
8	Alden	Alden State Bank	511	4,686	1,068	9,191
9	Algona	First Interstate Bank of Algona	3,276	7,005	2,017	38,371
10	Algona	Iowa State Bank	3,719	14,236	10,474	24,752
11	Allison	State Bank of Allison	1,167	4,474	726	11,292
12	Alta	The First Trust and Savings Bank	699	5,759	420	7,137
13	Alta Vista	Alta Vista State Bank	1,487	7,055	1,037	8,305
14	Altoona	Altoona State Bank	1,851	6,609	1,941	17,059
15	Alton	Alton Savings Bank	434	8,399	582	6,050
16	Ames	United Bank and Trust	8,488	33,182	8,556	71,406
17	Anamosa	Citizens Savings Bank	2,497	13,792	2,646	36,569
18	Anita	Anita State Bank	1,713	5,148	580	8,669
19	Ankeny	Ankeny State Bank	4,789	16,436	668	27,421
20	Ankeny	Hawkeye-Ankeny Bank & Trust	1,572	5,067	65	14,136
21	Anthon	First Trust & Savings Bank	661	2,023	188	6,202
22	Aplington	State Savings Bank	1,004	1,934	942	13,610
23	Aredale	Aredale State Bank	391	1,753	739	5,920
24	Armstrong	First Trust & Savings Bank	1,038	11,815	1,027	9,477
25	Ashton	Ashton State Bank	649	9,123	2,497	8,011
26	Atkins	Atkins Savings Bank & Trust	981	5,009	216	3,886
27	Atlantic	First Whitney Bank & Trust	2,931	24,074	5,518	26,812
28	Audubon	Audubon State Bank	2,061	20,093	50	15,119
29	Aurelia	First Trust & Savings Bank	821	5,863	224	7,632
30	Avoca	Citizens Savings Bank	1,043	12,111	1,211	9,965
31	Avoca	The Avoca State Bank	669	13,329	280	6,838
32	Baldwin	Baldwin Savings Bank	776	5,310	503	6,827
33	Bancroft	Farmers and Traders Savings Bank	2,950	7,270	1,920	9,496
34	Baxter	State Savings Bank	3,234	500	411	5,532
35	Beaman	Farmers Savings Bank	371	11,206	1,913	4,642
36	Bedford	State Savings Bank	5,762	7,466	832	14,874
37	Belle Plaine	Chelsea Savings Bank	1,220	9,157	3,123	9,928
38	Bellevue	Andrew Savings Bank	989	7,034	445	15,946
39	Bellevue	Bellevue State Bank	1,077	3,217	867	14,577
40	Belmond	First State Bank	1,736	11,845	4,227	26,512
41	Belmond	North Iowa State Bank	1,045	5,231	201	11,368
42	Bennett	Bennett State Bank	369	3,958	27	8,862
43	Blairstown	Benton County State Bank	665	1,160	2,553	7,251
44	Blencoe	Blencoe State Bank	623	2,488	119	8,997
45	Bloomfield	Davis County Savings Bank	1,789	21,308	1,674	19,122
46	Bloomfield	Iowa Bank and Trust	1,721	6,515	248	3,575
47	Blue Grass	Blue Grass Savings Bank	744	10,050	4,702	20,685
48	Boone	Boone State Bank & Trust Company	3,901	29,231	1,134	24,144
49	Boyden	Farmers Savings Bank	801	4,545	295	12,211
50	Breda	Breda Savings Bank	948	5,792	1,358	5,707
51	Brighton	Rubio Savings Bank of Brighton	645	6,631	372	5,315
52	Britt	First State Bank	956	12,348	1,800	21,250
53	Brooklyn	Poweshiek County Savings Bank	943	8,386	2,737	9,714
54	Brunsville	First State Bank	286	4,271	176	3,911
55	Buffalo	Buffalo Savings Bank	405	1,869	4,774	12,123
56	Buffalo Center	Farmers Trust and Savings Bank	1,546	15,331	687	23,859
57	Burlington	Farmers & Merchants Bank & Trust	8,344	37,374	8,675	28,488
58	Burlington	Hawkeye Bank and Trust	8,933	18,990	1,179	50,411
59	Burt	Burt Savings Bank	317	3,211	83	5,057
60	Bussey	State Bank of Bussey	765	4,988	338	8,191
61	Calmar	Iowa State Bank	4,049	5,419	2,507	3,161
62	Camanche	Hawkeye Bank and Trust	999	4,630	27	5,431
63	Cantril	State Savings Bank	1,402	7,356	408	8,211
64	Carlisle	Hartford-Carlisle Savings Bank	1,397	5,497	718	22,341
65	Carroll	Carroll County State Bank	3,631	20,818	10,400	19,589

SHOWING CONDITIONS AS OF JUNE 30, 1986

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Non-interest Bearing Deposits	Interest-Bearing Deposits	Borrowed Money	Other Liabili-ties	Guide No.
(210)	302	1,018	36,674	-0-	2,850	2,842	30,462	-0-	520	1
(127)	92	1,107	16,720	-0-	1,215	1,279	13,703	379	144	2
(224)	837	2,179	62,455	-0-	4,849	3,991	52,659	269	687	3
(245)	208	1,486	30,221	-0-	2,075	3,433	24,107	349	257	4
(55)	288	384	17,439	-0-	1,273	1,323	14,621	-0-	222	5
(126)	129	477	15,687	-0-	1,586	1,355	11,925	575	246	6
(189)	262	1,864	61,271	-0-	4,261	5,645	50,472	-0-	893	7
(147)	45	543	15,897	-0-	1,346	953	13,325	23	250	8
(1,245)	759	2,098	52,281	-0-	2,258	6,068	43,441	-0-	514	9
(439)	1,008	3,691	57,441	-0-	4,348	4,474	45,709	1,933	977	10
(106)	144	689	18,386	-0-	774	1,535	15,710	132	235	11
(107)	83	400	14,391	-0-	1,101	833	12,318	-0-	139	12
(73)	75	587	18,473	-0-	2,612	2,220	13,279	-0-	362	13
(100)	518	463	28,341	-0-	2,692	4,271	21,105	-0-	273	14
(54)	59	429	15,839	-0-	1,631	828	13,156	-0-	224	15
(811)	2,209	5,136	128,166	-0-	12,698	19,640	94,377	300	1,151	16
(175)	237	1,272	56,838	-0-	5,272	3,891	46,288	560	827	17
(160)	62	1,173	17,185	-0-	1,293	1,476	14,235	2	179	18
(257)	524	1,137	62,643	-0-	5,002	13,684	42,974	-0-	983	19
(319)	1,176	634	22,331	-0-	1,410	1,603	18,950	76	292	20
(151)	193	789	9,905	-0-	559	1,266	7,974	-0-	106	21
(130)	366	1,008	18,734	-0-	1,362	2,334	14,790	-0-	248	22
(32)	54	385	9,210	-0-	815	686	7,618	-0-	91	23
(122)	102	1,128	24,465	-0-	2,463	2,312	19,008	100	582	24
(293)	55	796	20,838	-0-	1,775	992	17,615	11	445	25
(40)	126	264	10,442	-0-	1,033	935	8,298	-0-	176	26
(147)	459	2,302	61,949	-0-	5,191	6,860	49,012	-0-	886	27
(315)	625	1,700	39,333	-0-	2,695	2,954	33,139	100	445	28
(141)	44	448	14,891	-0-	1,037	956	12,606	-0-	292	29
(166)	159	509	24,832	-0-	2,335	1,066	20,978	-0-	453	30
(30)	225	2,055	23,366	-0-	2,924	1,313	18,792	250	87	31
(172)	77	360	13,681	-0-	1,345	976	11,088	25	247	32
(146)	140	720	22,350	-0-	2,201	1,923	17,700	71	455	33
(60)	167	235	10,019	-0-	635	621	8,693	-0-	70	34
(127)	98	426	18,529	-0-	1,875	1,227	15,163	-0-	264	35
(459)	165	1,433	30,073	-0-	2,172	3,027	24,447	-0-	427	36
(77)	284	975	24,610	-0-	2,793	1,695	19,561	206	355	37
(85)	484	558	25,371	-0-	1,992	1,800	21,202	-0-	377	38
(126)	163	1,035	20,810	250	1,303	2,565	16,452	81	159	39
(461)	153	2,712	46,724	-0-	3,594	2,380	39,736	126	888	40
(192)	394	835	18,882	-0-	1,175	1,240	16,194	100	173	41
(44)	50	360	13,582	-0-	997	1,217	11,164	18	186	42
(82)	44	662	12,253	-0-	1,990	1,114	8,507	425	217	43
(122)	65	509	12,679	-0-	1,108	1,627	9,757	-0-	187	44
(79)	259	1,563	45,636	-0-	3,954	4,390	36,420	-0-	872	45
(28)	101	227	12,359	-0-	916	1,505	9,818	-0-	120	46
(110)	100	1,081	37,252	-0-	5,419	1,938	29,060	148	687	47
(645)	1,540	6,899	66,204	1,000	4,592	5,887	51,437	1,827	1,461	48
(350)	398	1,215	19,115	-0-	816	2,822	15,329	52	96	49
(74)	47	344	14,122	-0-	2,222	1,907	9,910	-0-	83	50
(39)	300	294	13,518	-0-	1,398	884	11,003	-0-	233	51
(191)	426	1,234	37,823	-0-	2,856	2,702	31,660	147	458	52
(68)	20	401	22,133	-0-	2,456	1,695	17,673	-0-	309	53
(57)	193	211	8,991	-0-	1,309	663	6,839	-0-	180	54
(37)	259	766	20,159	-0-	2,993	1,173	15,447	-0-	546	55
(285)	297	2,697	44,132	-0-	3,188	1,949	37,810	377	808	56
(275)	669	2,101	85,376	-0-	7,657	7,900	67,323	1,235	1,261	57
(1,224)	3,120	4,459	85,868	-0-	4,543	11,874	68,244	475	732	58
(29)	15	281	8,935	-0-	668	808	7,398	-0-	61	59
(197)	37	324	14,446	-0-	1,446	1,337	11,454	-0-	209	60
(0)	15	335	15,486	-0-	1,977	1,321	12,056	-0-	132	61
(154)	150	420	11,503	-0-	865	1,151	9,351	65	71	62
(166)	107	431	17,749	-0-	1,508	1,410	14,595	-0-	236	63
(272)	346	1,626	31,653	-0-	2,512	3,587	24,760	160	634	64
(265)	507	1,923	56,603	-0-	5,023	8,768	42,032	-0-	780	65

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed In Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
66	Carroll	Commercial Savings Bank	3,454	33,972	7,514	19,924
67	Casey	Security State Bank	1,404	2,032	990	14,178
68	Cascade	Cascade State Bank	1,074	6,472	1,355	15,977
69	Cedar Falls	Cedar Falls Trust & Savings Bank	6,898	6,461	6,057	42,140
70	Cedar Falls	Midway Bank & Trust	2,024	7,253	3,880	21,090
71	Cedar Rapids	Brenton Bank and Trust Company of Cedar Rapids	2,226	7,921	849	21,756
72	Cedar Rapids	First Trust and Savings Bank	6,596	28,865	5,751	31,792
73	Cedar Rapids	Guaranty Bank and Trust Company	3,710	32,562	8,747	18,435
74	Cedar Rapids	Massachusetts Fidelity Trust Company	304	-0-	1,230	-0-
75	Cedar Rapids	Peoples Bank & Trust Company	20,934	101,815	28,201	93,921
76	Cedar Rapids	United State Bank	3,529	2,142	644	36,666
77	Center Point	Iowa State Bank & Trust Company	416	4,768	137	1,311
78	Centerville	Iowa Trust and Savings Bank	5,231	29,921	17,044	29,910
79	Central City	City State Bank	731	7,733	1,346	8,652
80	Chariton	Hawkeye Bank and Trust	1,650	13,166	1,742	13,006
81	Charles City	Commercial Trust and Savings Bank	1,840	14,620	3,124	22,631
82	Charles City	First Security Bank and Trust Company	2,759	29,753	5,242	45,649
83	Charter Oak	Farmers State Bank	258	1,196	1,215	4,271
84	Cherokee	Central Trust and Savings Bank	927	5,495	1,269	6,042
85	Cherokee	Cherokee State Bank	5,807	37,093	16,596	18,127
86	Cherokee	Valley Bank & Trust	3,831	1,922	-0-	8,658
87	Churdan	First State Bank	194	8,737	443	3,525
88	Clarence	Community State Bank	3,361	21,466	4,241	19,964
89	Clarinda	Citizens State Bank	2,085	20,957	5,119	21,739
90	Clarinda	Page County State Bank	1,747	31,911	1,614	11,487
91	Clarion	Brenton Bank and Trust Company	1,199	10,852	2,004	16,629
92	Clarksville	Iowa State Bank	4,019	6,636	49	15,274
93	Clear Lake	Community State Bank of Clear Lake	1,995	10,385	696	13,798
94	Clear Lake	The Clear Lake Bank and Trust Company	3,741	16,889	5,596	33,129
95	Cleghorn	Cleghorn State Bank	2,448	2,210	-0-	4,238
96	Climbing Hill	Climbing Hill Savings Bank	359	1,002	-0-	5,653
97	Clinton	Gateway State Bank	1,783	3,690	178	8,714
98	Clinton	Iowa State Savings Bank	2,166	31,696	5,480	22,479
99	Coggon	Linn County State Bank	332	8,505	30	3,686
100	Colesburg	Farmers Savings Bank	478	3,653	1,927	6,766
101	Collins	Exchange State Bank	476	5,692	-0-	5,080
102	Columbus Junction	Columbus Junction State Bank	1,107	8,214	426	29,040
103	Conrad	First State Bank	1,623	5,027	2,336	11,680
104	Coon Rapids	Iowa Savings Bank	984	14,623	231	13,056
105	Corning	State Bank of Brooks	590	5,855	76	1,139
106	Correctionville	Corn Belt State Bank	8,560	2,255	283	2,923
107	Corwith	Corwith State Bank	542	4,106	458	7,994
108	Corydon	Corydon State Bank	1,281	8,683	52	9,910
109	Corydon	The Citizens State Bank	2,682	17,401	1,904	14,009
110	Council Bluffs	Council Bluffs Savings Bank	18,230	63,861	19,611	97,378
111	Council Bluffs	State Bank and Trust	4,407	18,623	2,030	44,807
112	Crawfordsville	Peoples Savings Bank	343	3,722	301	1,309
113	Cresco	Cresco Union Savings Bank	3,204	20,227	7,820	29,163
114	Creston	Iowa State Savings Bank	2,824	19,975	6,696	15,561
115	Cylinder	Cylinder State Bank	1,166	5,871	1,271	7,608
116	Dallas Center	Brenton State Bank	2,143	15,587	2,307	29,603
117	Danbury	Farmers Savings Bank	585	4,326	-0-	4,684
118	Danville	Danville State Savings Bank	935	10,092	2,446	14,130
119	Davenport	Davenport Bank and Trust Company	47,365	681,567	225,803	248,060
120	Davenport	First Bank	9,844	16,828	4,098	85,320
121	Davenport	Northwest Bank & Trust Company	19,773	23,135	8,681	107,968
122	DeWitt	DeWitt Bank & Trust Company	2,029	20,822	2,828	34,950
123	DeWitt	First Central State Bank	2,338	10,936	2,366	17,313
124	Decorah	Decorah State Bank	2,850	32,211	9,011	51,420
125	Decorah	Security Bank and Trust Company	1,868	14,688	7,898	29,351
126	Defiance	Defiance State Bank	448	4,676	907	6,704
127	Delhi	Delhi Savings Bank	570	5,073	238	6,259
128	Denison	Crawford County Trust and Savings Bank	4,231	17,912	1,175	19,822
129	Denver	Denver Savings Bank	720	4,943	560	14,880
130	Des Moines	Bankers Trust Company	68,351	77,471	4,813	290,574

SHOWING CONDITIONS AS OF JUNE 30, 1986

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Non-interest Bearing Deposits	Interest-Bearing Deposits	Borrowed Money	Other Liabili-ties	Guide No.
(446)	90	1,602	66,110	-0-	7,700	6,776	50,649	-0-	985	66
(36)	100	1,053	19,721	-0-	971	1,993	16,604	-0-	153	67
(138)	72	926	25,738	-0-	3,028	1,958	20,227	-0-	525	68
(880)	335	6,188	67,199	-0-	6,205	9,539	50,306	729	420	69
(162)	899	952	35,936	-0-	3,235	4,247	27,750	40	664	70
(134)	289	710	33,617	275	2,321	5,519	24,084	923	495	71
(428)	1,800	1,240	75,616	-0-	7,183	9,486	58,145	-0-	802	72
(264)	1,542	1,350	66,082	-0-	4,953	6,728	54,011	-0-	390	73
-0-	-0-	51	1,585	-0-	1,194	-0-	-0-	-0-	391	74
(552)	1,751	5,671	251,741	-0-	27,544	29,742	178,486	13,861	2,108	75
(529)	2,384	882	45,718	-0-	3,053	7,484	33,999	780	402	76
(23)	132	154	6,895	-0-	657	791	5,342	-0-	105	77
(72)	517	2,401	84,952	-0-	7,679	5,750	69,560	386	1,477	78
(71)	109	530	19,030	-0-	2,176	3,161	13,391	28	274	79
(501)	321	1,122	30,506	-0-	2,754	2,312	25,205	-0-	235	80
(578)	86	1,496	43,219	-0-	4,008	3,065	34,324	1,440	382	81
(438)	507	3,172	86,644	-0-	7,799	6,428	71,463	-0-	954	82
(96)	52	412	7,308	-0-	516	459	6,269	-0-	64	83
(71)	183	380	14,225	-0-	2,177	2,217	9,623	-0-	208	84
(294)	213	2,164	79,706	-0-	9,322	8,139	59,390	1,560	1,295	85
(2)	206	292	14,907	-0-	1,130	1,499	12,174	-0-	104	86
(9)	17	534	13,441	-0-	2,248	1,333	9,620	31	209	87
(133)	161	2,068	51,128	-0-	4,618	4,178	41,265	128	939	88
(396)	412	1,486	51,402	-0-	4,397	4,468	41,947	-0-	590	89
(251)	170	1,024	47,702	-0-	4,067	3,687	39,382	-0-	566	90
(300)	381	940	31,705	-0-	2,492	2,659	26,152	-0-	402	91
(130)	160	1,833	27,841	-0-	2,018	3,172	22,178	-0-	473	92
(124)	508	721	27,979	-0-	2,095	3,759	21,754	110	261	93
(71)	730	1,596	61,610	-0-	5,794	7,046	47,799	294	677	94
(59)	31	226	9,094	-0-	708	1,037	7,193	8	148	95
(80)	59	212	7,205	-0-	516	2,181	4,352	50	106	96
(158)	597	492	15,296	300	1,271	2,426	11,054	64	181	97
(408)	1,138	1,234	63,785	-0-	5,172	4,798	52,991	-0-	824	98
(56)	40	351	12,888	-0-	2,054	957	9,581	-0-	296	99
(41)	103	501	13,387	-0-	1,295	965	10,895	12	220	100
(159)	123	612	11,824	-0-	730	796	10,096	50	152	101
(768)	388	1,604	40,011	-0-	2,410	2,945	34,061	152	443	102
(118)	460	484	21,492	-0-	2,740	1,387	16,953	-0-	412	103
(289)	146	1,196	29,947	-0-	2,070	3,237	23,425	743	472	104
(15)	76	178	7,899	-0-	879	795	6,128	-0-	97	105
(73)	47	168	14,163	-0-	1,351	1,322	11,145	-0-	345	106
(74)	184	389	13,599	-0-	992	948	11,510	-0-	149	107
(229)	174	1,577	21,448	-0-	1,318	2,269	17,499	224	138	108
(522)	245	2,010	37,730	-0-	2,956	4,581	29,547	211	435	109
(1,011)	2,665	4,567	205,301	-0-	16,501	33,377	148,430	5,289	1,704	110
(1,408)	1,967	2,260	72,686	-0-	4,486	9,206	58,381	-0-	613	111
(34)	98	157	5,896	-0-	669	564	4,566	-0-	97	112
(488)	259	2,164	62,349	-0-	6,046	3,335	52,171	78	719	113
(550)	1,276	3,105	48,887	-0-	3,476	4,461	40,584	-0-	366	114
(119)	87	595	16,497	-0-	2,052	696	13,422	-0-	307	115
(179)	805	1,301	51,567	-0-	4,176	4,673	41,870	40	808	116
(45)	183	259	9,992	-0-	1,203	726	7,944	-0-	119	117
(76)	256	602	28,385	-0-	2,863	2,087	22,874	-0-	561	118
(1,903)	10,315	40,595	1,251,802	-0-	110,911	103,395	656,377	370,161	10,958	119
(1,156)	2,900	4,307	122,141	-0-	9,595	21,219	82,070	7,942	1,315	120
(1,530)	4,401	5,924	168,352	1,000	16,759	16,096	123,360	8,055	3,082	121
(679)	527	2,980	63,457	-0-	4,766	5,594	52,118	372	607	122
(113)	273	1,741	34,854	-0-	2,953	2,562	28,619	53	667	123
(554)	821	2,933	98,692	-0-	8,695	7,642	81,066	-0-	1,289	124
(505)	553	1,938	55,791	-0-	4,951	4,231	45,101	492	1,016	125
(121)	127	343	13,084	-0-	1,141	565	11,194	-0-	184	126
(49)	47	331	12,469	-0-	1,117	965	10,033	185	169	127
(221)	384	1,887	45,190	-0-	3,591	4,931	35,991	92	585	128
(252)	100	791	21,742	-0-	1,474	1,961	18,061	-0-	246	129
(4,374)	4,462	13,612	454,909	7,000	27,236	120,273	230,940	65,993	3,467	130

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed In Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
131	Des Moines	Hawkeye Bank & Trust of Des Moines	4,652	4,177	1,019	44,955
132	Des Moines	Hawkeye-Capital Bank & Trust	12,126	8,565	801	69,854
133	Des Moines	Iowa State Bank	5,060	41,704	9,444	30,625
134	Dike	Iowa Savings Bank	741	5,998	576	11,435
135	Douds	Farmers and Traders Savings Bank	170	4,652	-0-	2,628
136	Dows	Farmers State Bank of Dows	703	4,152	1,884	11,115
137	Dubuque	American Trust & Savings Bank	23,388	63,979	22,108	134,964
138	Dubuque	Dubuque Bank and Trust Company	22,680	85,953	24,591	102,654
139	Dubuque	Key City Bank and Trust Company	2,331	5,473	3,951	22,888
140	Dumont	State Bank of Dumont	483	2,026	1,410	8,277
141	Dunlap	Dunlap Savings Bank	329	10,842	2,115	7,248
142	Durant	Liberty Trust and Savings Bank	1,630	15,291	5,583	29,979
143	Dyersville	Fidelity Bank & Trust	1,190	17,890	6,462	17,105
144	Dysart	Dysart State Bank	5,587	1,780	262	7,257
145	Eagle Grove	Brenton State Bank	871	5,137	653	14,893
146	Eagle Grove	Security Savings Bank	1,748	22,789	2,834	34,294
147	Earlham	Earlham Savings Bank	900	20,340	1,213	11,465
148	Earling	Farmers Trust & Savings Bank	428	7,290	507	7,832
149	Earlville	The State Bank of Earlville	597	7,349	341	6,999
150	Edgewood	Community Savings Bank	1,462	7,113	1,855	14,412
151	Eldora	Hardin County Savings Bank	2,443	24,444	11,412	42,544
152	Eldora	Hawkeye Bank & Trust	1,795	2,834	1,424	9,884
153	Eldridge	Central Trust and Savings Bank	5,049	5,829	2,027	31,465
154	Elgin	Elgin State Bank	1,141	5,736	181	7,023
155	Elkader	Central State Bank	1,103	8,742	12,947	16,442
156	Elkader	Peoples State Bank	675	8,571	3,801	6,710
157	Elma	Peoples Savings Bank	446	5,603	-0-	10,074
158	Emerson	Emerson State Bank	430	4,475	1,465	4,027
159	Emmetsburg	Brenton Bank of Palo Alto County	1,356	17,512	2,062	23,273
160	Emmetsburg	Iowa Trust and Savings Bank	1,765	17,147	1,041	16,960
161	Estherville	Emmet County State Bank	9,739	28,727	841	31,321
162	Estherville	First Interstate Bank of Estherville	1,801	5,884	3,035	27,779
163	Evansdale	First Security State Bank	2,579	2,554	953	9,746
164	Everly	State Bank	844	7,511	712	14,789
165	Exira	Exchange State Bank	871	2,942	11,952	9,342
166	Fairbank	Fairbank State Bank	445	2,991	929	7,835
167	Fairfax	Fairfax State Savings Bank	1,538	14,657	3,781	13,347
168	Fairfield	Iowa State Bank & Trust Company of Fairfield	4,267	8,271	4,477	34,611
169	Farley	Farley State Bank	1,616	5,524	4,520	17,033
170	Farnhamville	Security Savings Bank	431	4,540	1,921	6,252
171	Fayette	State Bank of Fayette	1,769	1,197	223	6,272
172	Forest City	Forest City Bank & Trust Company	3,888	7,112	746	15,002
173	Forest City	Manufacturers Bank & Trust Company	1,751	43,149	4,997	25,374
174	Fort Dodge	First American State Bank	4,662	38,562	135	47,038
175	Fort Dodge	First Interstate Bank of Fort Dodge	7,289	17,822	4,912	82,578
176	Fort Madison	Fort Madison Bank & Trust Company	2,750	10,374	575	38,998
177	Fort Madison	Iowa State Bank	2,188	4,695	2,838	14,627
178	Fort Madison	Lee County Savings Bank	2,756	15,232	3,462	31,631
179	Fostoria	Farmers Savings Bank	418	5,844	1,553	8,063
180	Frederika	Farmers Savings Bank	518	1,457	3,227	7,620
181	Fremont	Farmers Savings Bank	1,167	12,722	2,614	6,161
182	Galva	First Trust and Savings Bank	1,010	4,027	234	6,073
183	Garnavillo	The Garnavillo Savings Bank	569	4,873	731	8,735
184	Garwin	Farmers Savings Bank	4,630	1,967	2,152	5,239
185	George	George State Bank	817	8,178	6,506	14,091
186	Gibson	Gibson Savings Bank	2,640	9,019	1,917	8,329
187	Gilman	Citizens Savings Bank	2,650	6,045	551	5,925
188	Glenwood	Glenwood State Bank	2,043	41,536	539	13,146
189	Glenwood	Mills County State Bank	1,364	5,437	375	6,884
190	Gowrie	The First State Bank of Gowrie	666	7,566	238	6,045
191	Graettinger	Graettinger State Bank	496	4,738	817	5,520
192	Grafton	Farmers State Bank	421	200	255	4,279
193	Grand Junction	Peoples Trust and Savings Bank	1,252	8,545	594	4,769
194	Green Mountain	Producers Savings Bank	1,219	2,974	216	7,659
195	Greene	First State Bank	783	11,811	4,607	13,987

SHOWING CONDITIONS AS OF JUNE 30, 1986

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Non-interest Bearing Deposits	Interest-Bearing Deposits	Borrowed Money	Other Liabili-ties	Guide No.
(980)	1,005	1,481	56,309	-0-	4,371	13,019	38,105	193	621	131
(1,171)	4,480	2,858	97,513	-0-	7,072	22,597	62,458	4,125	1,261	132
(378)	1,843	2,185	90,483	-0-	12,021	9,789	65,586	2,000	1,087	133
(26)	49	385	19,158	-0-	2,175	1,968	14,700	-0-	315	134
(72)	33	5	7,416	-0-	632	442	6,337	-0-	5	135
(86)	81	609	18,458	-0-	2,240	1,230	14,778	-0-	210	136
(1,090)	2,191	5,360	250,900	-0-	15,868	33,693	182,345	16,394	2,600	137
(1,181)	1,475	9,885	246,057	2,565	18,266	25,654	156,711	39,049	3,812	138
(316)	630	657	35,614	-0-	3,024	4,442	25,901	1,829	418	139
(78)	94	485	12,697	-0-	1,806	2,676	7,978	-0-	237	140
(232)	372	1,462	22,136	-0-	2,547	1,622	17,301	-0-	666	141
(267)	531	1,897	54,544	-0-	6,255	3,974	43,451	140	824	142
(173)	507	1,079	44,060	-0-	3,940	2,483	36,617	475	545	143
(126)	78	265	15,103	-0-	1,304	1,459	12,113	62	165	144
(400)	293	1,119	22,566	100	1,373	930	19,508	314	341	145
(269)	547	2,213	64,156	-0-	5,154	3,473	54,333	-0-	1,196	146
(199)	306	1,403	35,428	-0-	4,052	2,254	28,071	500	551	147
(94)	80	398	16,441	-0-	1,610	947	13,605	-0-	279	148
(97)	54	345	15,588	-0-	1,204	1,152	12,914	35	283	149
(126)	134	1,155	26,005	-0-	2,997	1,992	20,278	156	582	150
(177)	900	2,722	84,288	-0-	7,212	6,314	69,252	273	1,237	151
(248)	116	736	16,541	-0-	1,192	2,061	13,113	-0-	175	152
(611)	641	2,060	46,460	-0-	2,522	5,388	37,819	153	578	153
(130)	4	920	14,875	-0-	1,103	1,353	12,220	-0-	199	154
(251)	136	1,589	40,708	-0-	5,228	2,234	32,615	-0-	631	155
(89)	216	424	20,308	-0-	1,862	1,317	16,267	542	320	156
(140)	162	1,100	17,245	-0-	1,669	1,148	13,985	182	261	157
(39)	407	337	11,102	-0-	1,109	763	9,097	-0-	133	158
(447)	189	1,526	45,471	350	3,210	3,343	38,403	43	122	159
(559)	312	1,757	38,443	-0-	3,247	2,116	32,613	-0-	447	160
(603)	477	3,507	74,009	-0-	4,934	4,131	63,661	-0-	1,283	161
(200)	443	1,538	40,280	-0-	2,406	5,007	32,525	-0-	342	162
(83)	735	754	17,238	-0-	1,674	2,434	12,972	-0-	158	163
(164)	379	1,172	25,243	-0-	2,060	1,758	20,936	9	480	164
(167)	288	885	26,113	-0-	2,540	2,180	20,953	23	417	165
(69)	138	513	12,782	-0-	1,298	788	10,522	-0-	174	166
(218)	164	732	34,001	-0-	4,170	1,996	27,114	-0-	721	167
(216)	353	1,308	53,071	-0-	4,744	7,096	40,351	-0-	880	168
(88)	359	876	29,840	-0-	2,588	2,476	24,386	-0-	390	169
(62)	49	375	13,506	-0-	2,132	1,203	9,909	36	226	170
(55)	102	675	10,183	-0-	692	1,396	7,759	-0-	336	171
(167)	349	1,521	28,451	-0-	2,603	2,402	23,140	-0-	306	172
(689)	645	1,817	77,044	-0-	5,995	4,864	63,943	855	1,387	173
(1,442)	2,710	3,036	94,701	-0-	4,511	9,869	79,075	179	1,067	174
(767)	3,681	4,581	120,096	-0-	8,421	13,755	93,622	2,860	1,438	175
(393)	751	1,814	54,869	-0-	4,698	5,098	44,264	239	570	176
(148)	215	895	25,310	-0-	1,912	2,607	20,514	-0-	277	177
(387)	595	1,741	55,030	-0-	4,237	4,943	44,907	77	866	178
(253)	37	495	16,157	-0-	2,533	1,364	11,979	-0-	281	179
(76)	8	336	13,090	-0-	1,287	1,508	10,141	-0-	154	180
(121)	246	578	23,367	-0-	2,199	1,871	19,099	-0-	198	181
(76)	57	339	11,664	-0-	906	789	9,829	-0-	140	182
(86)	152	482	15,456	-0-	1,953	1,505	11,782	-0-	216	183
(38)	50	294	14,294	-0-	1,240	499	12,364	-0-	191	184
(0)	297	895	30,784	-0-	3,575	1,815	24,936	-0-	458	185
(102)	136	1,032	22,971	-0-	1,933	1,408	19,286	-0-	344	186
(56)	268	404	15,787	-0-	1,247	1,741	12,642	-0-	157	187
(96)	5	727	57,900	-0-	7,315	4,275	45,670	167	473	188
(58)	213	371	14,586	-0-	1,255	1,855	11,153	111	212	189
(92)	12	310	14,745	-0-	2,052	1,383	11,161	-0-	149	190
(181)	35	413	11,828	-0-	225	1,040	10,419	-0-	144	191
-0-	49	139	5,343	-0-	603	690	3,931	-0-	119	192
(22)	15	396	15,549	-0-	1,837	1,105	12,334	22	251	193
(50)	132	363	12,513	-0-	1,134	741	10,017	375	246	194
(60)	133	666	31,927	-0-	3,581	2,349	25,504	-0-	493	195

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed In Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
196	Greenfield	First Interstate Bank of Greenfield	1,601	7,913	439	17,598
197	Greenfield	Union State Bank	538	5,649	214	5,507
198	Grinnell	Grinnell State Bank	1,727	12,675	7,918	13,238
199	Griswold	Griswold State Bank	1,341	4,576	1,468	4,489
200	Grundy Center	Hawkeye Bank & Trust	1,766	8,050	820	17,549
201	Guthrie Center	Guthrie County State Bank	1,511	15,825	1,579	11,918
202	Guttenberg	Security State Bank	989	15,609	2,946	10,089
203	Halbur	Farmers Savings Bank	510	2,834	362	6,010
204	Hamburg	Iowa State Bank	2,415	8,948	1,713	16,223
205	Hampton	Hampton State Bank	2,091	11,315	2,441	11,248
206	Harlan	The Shelby County State Bank	5,139	26,215	8,262	28,351
207	Hartley	Security State Bank	786	12,844	1,586	10,834
208	Hartwick	Hartwick State Bank	547	7,610	-0-	5,540
209	Hawarden	Farmers State Bank	888	10,242	1,276	12,214
210	Hawarden	First State Bank	909	2,807	763	9,444
211	Hawkeye	Citizens Savings Bank	409	6,007	112	5,344
212	Hayesville	Hayesville Savings Bank	2,880	13,890	1,049	25,134
213	Hedrick	Hedrick Savings Bank	911	6,178	1,413	6,690
214	Hills	Hills Bank and Trust Company	11,676	51,888	23,109	137,152
215	Holstein	Holstein State Bank	688	3,763	1,945	25,125
216	Hopkinton	Citizens State Bank	615	6,489	1,058	10,092
217	Hubbard	Security State Bank	430	9,765	1,678	6,467
218	Hudson	Hudson State Bank	1,001	2,379	-0-	10,250
219	Hull	Iowa State Bank	1,890	4,177	1,427	7,269
220	Humboldt	Hawkeye Bank and Trust	7,074	22,165	1,326	31,986
221	Humboldt	Humboldt Trust and Savings Bank	2,285	37,794	568	23,290
222	Ida Grove	First State Bank	1,474	405	1,481	12,293
223	Ida Grove	Ida County State Bank	2,459	12,721	2,035	46,387
224	Independence	Farmers State Savings Bank	4,451	23,608	8,625	34,475
225	Independence	Security State Bank	1,417	19,659	941	14,671
226	Indianola	Peoples Trust and Savings Bank	4,906	52,433	6,255	53,467
227	Indianola	Warren County Brenton Bank & Trust	2,095	6,040	1,620	19,041
228	Iowa City	Hawkeye State Bank	1,863	2,205	150	15,929
229	Iowa City	Iowa State Bank & Trust Company	18,127	35,961	6,439	123,342
230	Iowa Falls	Citizens State Bank	2,664	4,727	5,770	33,352
231	Iowa Falls	Iowa Falls State Bank	2,493	30,865	3,289	14,670
232	Ireton	Security Savings Bank	529	9,915	363	8,256
233	Irwin	Farmers Savings Bank	353	988	585	10,404
234	Jefferson	Brenton State Bank of Jefferson	1,751	17,775	2,838	27,659
235	Jefferson	Home State Bank	1,800	26,154	1,656	28,435
236	Jesup	Farmers State Bank	2,519	3,330	765	19,837
237	Jewell	Farmers State Bank	2,036	1,373	897	26,378
238	Joice	Farmers Savings Bank	399	452	145	5,132
239	Kalona	Farmers Savings Bank	2,910	9,266	2,143	22,114
240	Kalona	First Interstate Bank of Kalona	860	5,523	1,263	15,148
241	Kanawha	Farmers State Bank	1,176	5,389	1,076	9,931
242	Kellogg	Kellogg-Sully Bank and Trust	1,600	12,315	1,354	22,820
243	Keokuk	Keokuk Savings Bank and Trust Company	4,429	13,111	5,626	23,961
244	Keokuk	State Central Bank	4,089	33,936	9,280	34,527
245	Keosauqua	Farmers State Bank	3,420	10,299	748	18,531
246	Keota	Farmers Savings Bank	1,836	8,418	1,592	10,632
247	Keystone	Keystone Savings Bank	4,664	9,057	2,076	9,157
248	Kingsley	Kingsley State Bank	1,116	14,626	5,396	11,667
249	Knoxville	Iowa State Savings Bank	2,460	18,097	2,700	23,876
250	Lake City	Lake City State Bank	1,136	5,318	368	11,425
251	Lake Mills	Hawkeye Bank & Trust	854	2,667	743	17,738
252	Lake Park	Security State Bank	760	12,721	1,391	6,233
253	Lake View	Farmers State Bank	866	5,987	404	8,618
254	Lansing	Kerndt Brothers Savings Bank	945	14,465	3,153	18,613
255	Larchwood	Security Savings Bank	2,217	6,918	2,025	9,516
256	Latimer	Latimer Bank and Trust	3,042	3,272	807	14,923
257	Laurens	Laurens State Bank	1,186	10,131	7,460	24,342
258	Lawler	State Bank of Lawler	9,265	16,276	4,663	15,738
259	LeMars	LeMars Savings Bank	4,529	31,253	9,041	29,872
260	LeClaire	LeClaire State Bank	568	10,569	5,482	5,407

SHOWING CONDITIONS AS OF JUNE 30, 1986

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Non-interest Bearing Deposits	Interest-Bearing Deposits	Borrowed Money	Other Liabili-ties	Guide No.
(197)	482	1,962	29,798	-0-	1,568	2,729	24,978	80	443	196
(165)	196	1,070	13,009	-0-	1,114	1,014	10,706	-0-	175	197
(103)	255	920	36,630	-0-	4,708	4,166	27,350	-0-	406	198
(74)	363	330	12,493	-0-	879	1,330	10,133	2	149	199
(299)	329	892	29,107	-0-	1,854	2,584	24,280	-0-	389	200
(267)	198	922	31,686	-0-	2,804	1,864	26,611	-0-	407	201
(184)	309	702	30,460	-0-	3,775	2,921	23,278	-0-	486	202
(42)	62	285	10,021	-0-	904	746	8,219	-0-	152	203
(511)	70	811	29,669	-0-	2,668	3,241	23,607	-0-	153	204
(358)	399	2,568	29,704	-0-	1,139	2,998	25,200	19	348	205
(196)	463	2,007	70,241	-0-	7,673	7,059	54,333	-0-	1,176	206
(79)	255	1,065	27,291	-0-	2,645	1,504	22,785	64	293	207
(92)	5	372	13,982	-0-	1,445	1,137	11,082	8	310	208
(245)	310	1,061	25,746	-0-	1,956	1,385	21,783	31	591	209
(98)	148	319	14,292	-0-	1,095	1,111	12,018	-0-	68	210
(71)	6	266	12,073	-0-	1,168	750	9,964	7	184	211
(671)	283	2,148	44,713	-0-	600	2,861	40,599	49	604	212
(26)	35	480	15,681	-0-	1,483	769	12,345	850	234	213
(2,494)	4,881	5,460	231,672	-0-	1[illegible] 864	16,804	187,757	6,192	3,055	214
(222)	102	1,057	32,458	-0-	2,621	3,021	26,230	-0-	586	215
(154)	239	460	18,799	-0-	2,184	2,145	14,108	68	294	216
(128)	59	437	18,708	-0-	2,525	1,456	14,493	-0-	234	217
(148)	139	232	13,853	-0-	1,141	1,580	11,024	-0-	108	218
(81)	323	285	15,290	-0-	1,345	1,859	11,791	135	160	219
(1,430)	2,215	2,394	65,730	-0-	4,562	4,333	55,698	-0-	1,137	220
(370)	336	2,023	65,926	-0-	4,763	5,073	55,599	-0-	491	221
(90)	625	943	17,131	-0-	950	2,193	13,662	199	127	222
(867)	261	6,473	69,469	-0-	4,869	4,484	56,617	1,636	1,863	223
(116)	509	2,663	74,215	-0-	7,304	7,606	57,981	675	649	224
(572)	1,390	1,708	39,214	-0-	3,724	4,591	29,884	390	625	225
(1,071)	989	4,413	121,392	-0-	10,372	9,819	98,706	332	2,163	226
(532)	1,161	2,208	31,633	-0-	1,765	3,653	24,494	1,314	407	227
(884)	1,017	535	20,815	-0-	875	3,251	15,681	780	228	228
(1,477)	5,792	6,503	194,687	-0-	15,036	26,312	147,785	2,731	2,823	229
(800)	429	7,821	53,963	-0-	(373)	5,867	47,607	375	487	230
(66)	580	1,439	53,270	-0-	4,226	3,961	44,483	-0-	600	231
(136)	45	753	19,725	-0-	2,200	2,000	15,105	39	381	232
(342)	343	636	12,967	-0-	941	820	11,045	-0-	161	233
(624)	725	2,347	52,471	-0-	3,636	3,048	45,069	192	526	234
(530)	873	1,478	59,866	-0-	4,528	3,904	49,213	1,158	1,063	235
(188)	696	1,506	28,465	-0-	1,801	2,960	23,243	-0-	461	236
(245)	197	1,153	31,789	-0-	2,468	2,925	25,858	-0-	538	237
(41)	77	232	6,396	-0-	598	594	5,121	-0-	83	238
(739)	791	2,585	39,070	-0-	2,536	3,633	32,298	150	453	239
(322)	383	1,299	24,154	-0-	1,111	2,087	20,617	48	291	240
(110)	152	1,059	18,673	60	815	1,888	15,690	75	145	241
(179)	544	1,492	39,946	-0-	3,314	3,488	32,433	-0-	711	242
(540)	520	2,235	49,342	-0-	3,320	5,653	39,859	-0-	510	243
(206)	941	2,445	85,012	-0-	8,316	9,030	67,487	179	-0-	244
(485)	114	1,442	34,069	-0-	2,315	2,454	28,814	-0-	486	245
(116)	111	612	23,085	-0-	2,403	2,376	17,900	-0-	406	246
(75)	79	548	25,506	-0-	2,816	2,114	20,271	-0-	305	247
(200)	68	926	33,599	-0-	5,122	2,410	25,444	-0-	623	248
(395)	544	1,537	48,819	-0-	4,327	4,751	39,019	33	689	249
(398)	140	713	18,702	-0-	1,404	1,395	15,712	-0-	191	250
(469)	209	1,095	22,837	-0-	1,286	1,058	19,797	411	285	251
(52)	313	773	22,139	-0-	2,018	1,194	18,290	275	362	252
(81)	35	865	16,694	-0-	1,268	1,309	13,836	-0-	281	253
(374)	80	963	37,845	-0-	3,982	2,210	31,156	24	473	254
(70)	513	1,164	22,283	-0-	2,308	1,302	18,201	7	465	255
(0)	140	1,164	23,348	-0-	1,393	3,035	18,664	41	215	256
(237)	201	2,041	45,124	-0-	3,635	2,667	37,189	648	985	257
(180)	117	1,215	47,094	-0-	3,571	1,696	40,769	504	554	258
(744)	402	1,541	76,594	-0-	10,577	7,658	57,089	-0-	1,270	259
(63)	196	524	22,683	-0-	2,204	1,373	18,899	-0-	207	260

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed In Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
261	Ledyard	State Bank of Ledyard	1,197	4,965	900	12,815
262	Leighton	Farmers Savings Bank	345	5,430	1,582	7,880
263	Leon	The Decatur County State Bank	1,654	6,671	982	22,163
264	Libertyville	Libertyville Savings Bank	488	6,819	6,023	8,328
265	Lime Springs	Exchange State Bank	1,256	942	50	5,113
266	Lisbon	Lisbon Bank and Trust Company	440	2,611	83	6,147
267	Lohrville	Lohrville Savings Bank	206	7,741	1,913	3,092
268	Lone Tree	Farmers & Merchants Savings Bank	989	11,092	391	21,688
269	Lowden	American Trust and Savings Bank	560	4,434	4,695	14,520
270	Luana	Luana Savings Bank	411	11,496	315	10,413
271	Lucas	Farmers and Miners State Bank	294	2,265	-0-	270
272	Lynnville	First State Bank	1,044	7,939	701	8,791
273	Madrid	City State Bank	1,697	6,926	1,361	9,883
274	Malvern	Malvern Trust & Savings Bank	662	4,772	4,429	11,582
275	Manchester	Farmers & Merchants Savings Bank	2,901	8,990	1,478	17,545
276	Manchester	First State Bank	2,629	15,849	1,789	28,753
277	Manly	First State Bank	1,622	9,038	1,209	17,605
278	Manning	Manning Trust & Savings Bank	628	2,019	364	5,452
279	Manson	Manson State Bank	899	8,001	2,107	8,331
280	Mapleton	First State Bank of Mapleton	837	6,026	733	13,756
281	Mapleton	Mapleton Trust & Savings Bank	1,323	17,396	4,214	11,926
282	Maquoketa	Hawkeye Bank and Trust	3,602	13,924	786	37,764
283	Maquoketa	Maquoketa State Bank	4,115	28,711	10,460	47,990
284	Marathon	The Citizens State Bank	341	4,525	-0-	2,134
285	Marcus	Farmers State Bank	842	10,983	1,020	12,047
286	Marengo	First Interstate Bank of Marengo	1,050	10,879	3,606	19,592
287	Marion	Farmers State Bank	8,143	44,240	8,591	74,165
288	Marshalltown	Brenton Bank and Trust Company	4,513	21,612	4,043	51,681
289	Marshalltown	Commercial State Bank	4,074	16,731	1,726	34,539
290	Marshalltown	Security Savings Bank	25,571	31,596	36,393	68,166
291	Martelle	Farmers Savings Bank	731	4,341	375	5,283
292	Mason City	First Interstate Bank of Mason City	9,114	15,953	531	97,108
293	Mason City	Hawkeye Bank & Trust of Mason City	1,928	2,793	1,146	15,078
294	Maxwell	Maxwell State Bank	434	4,234	1,146	5,610
295	Maynard	Maynard Savings Bank	570	6,618	385	8,062
296	McGregor	First State Savings Bank	758	1,530	95	5,830
297	Mechanicsville	Mechanicsville Trust & Savings Bank	1,078	7,365	620	12,838
298	Mediapolis	Mediapolis Savings Bank	1,376	22,541	5,024	13,229
299	Melbourne	Melbourne Savings Bank	517	4,909	375	12,873
300	Melvin	Melvin Savings Bank	667	6,538	2,832	7,192
301	Merrill	Farmers State Bank	1,389	8,933	912	5,300
302	Miles	Miles Savings Bank	498	7,671	427	8,227
303	Milford	Dickinson County Savings Bank	1,836	8,029	1,018	12,893
304	Mingo	Mingo Trust & Savings Bank	538	1,859	167	9,011
305	Missouri Valley	Peoples State Bank	1,299	9,847	753	12,130
306	Mitchellville	Farmers Savings Bank	1,085	9,795	669	6,892
307	Mondamin	Mondamin Savings Bank	247	2,020	41	3,252
308	Monona	Union State Bank	622	10,062	4,567	8,945
309	Monroe	Monroe State Bank	1,318	4,308	293	5,246
310	Montezuma	Montezuma State Bank	527	3,999	3,753	15,562
311	Montezuma	Peoples Savings Bank	3,767	5,585	1,350	10,494
312	Monticello	Monticello State Bank	3,413	72,998	28,617	76,237
313	Moorhead	Moorhead State Bank	183	97	2,856	4,638
314	Mount Auburn	Mount Auburn Savings Bank	194	6,718	232	2,460
315	Mount Ayr	First State Bank	315	986	644	6,830
316	Mount Ayr	Hawkeye Bank & Trust	1,334	18,112	4,564	18,382
317	Mount Pleasant	Hawkeye Bank & Trust, Mount Pleasant	3,380	9,428	30	13,253
318	Mount Pleasant	Henry County Savings Bank	4,927	24,709	8,994	39,453
319	Mount Vernon	Mount Vernon Bank & Trust Company	1,571	11,135	2,207	16,215
320	Moville	First Trust and Savings Bank	1,834	17,574	1,444	9,509
321	Muscatine	Central State Bank	6,211	115,714	125	51,810
322	Nashua	First Nashua State Bank	1,525	16,929	1,771	10,800
323	Neola	Farmers & Merchants State Bank	712	9,681	4,397	9,144
324	Nevada	State Bank & Trust Company	3,097	13,293	14,455	20,523
325	New Albin	New Albin Savings Bank	430	9,067	1,501	7,934

SHOWING CONDITIONS AS OF JUNE 30, 1986

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Non-interest Bearing Deposits	Interest-Bearing Deposits	Borrowed Money	Other Liabili-ties	Guide No.
(102)	98	782	20,655	-0-	1,581	1,291	17,453	-0-	330	261
(201)	67	239	15,342	-0-	1,879	908	12,336	-0-	219	262
(479)	133	1,534	32,658	-0-	2,409	3,184	26,777	-0-	288	263
(68)	139	634	22,363	-0-	2,157	1,202	18,695	-0-	309	264
(80)	197	295	7,773	-0-	489	1,057	6,136	-0-	91	265
(139)	129	526	9,797	-0-	505	1,112	8,015	-0-	165	266
(28)	225	417	13,566	-0-	2,661	964	9,730	5	206	267
(313)	372	1,365	35,584	-0-	3,091	2,255	29,743	50	445	268
(245)	133	1,406	25,503	-0-	3,093	1,289	20,568	20	533	269
(160)	57	519	23,051	-0-	2,579	1,388	18,758	12	314	270
(5)	-0-	10	2,834	-0-	521	819	1,475	-0-	19	271
(65)	208	586	19,204	-0-	1,954	1,286	15,601	-0-	363	272
(189)	52	951	20,681	-0-	2,172	1,634	16,534	40	301	273
(164)	139	575	21,995	-0-	3,653	2,022	15,995	-0-	325	274
(199)	392	1,909	33,016	-0-	2,808	2,504	26,918	345	441	275
(280)	580	1,910	51,230	-0-	4,424	4,985	40,723	149	949	276
(5)	317	1,375	31,161	200	2,092	2,280	26,328	-0-	261	277
(70)	13	567	6,973	-0-	694	698	7,491	-0-	90	278
(85)	109	555	19,917	-0-	2,441	1,885	15,392	-0-	199	279
(207)	292	974	22,411	-0-	1,513	2,029	18,376	36	457	280
(131)	168	800	35,696	-0-	4,212	2,579	28,538	-0-	367	281
(1,817)	1,346	3,332	58,937	365	3,452	4,442	49,629	226	823	282
(196)	1,753	3,031	95,864	832	8,795	6,001	78,429	-0-	1,807	283
(3)	90	136	7,223	-0-	1,238	1,217	4,667	-0-	101	284
(124)	70	657	25,495	-0-	2,399	1,850	20,789	104	353	285
(202)	139	1,773	36,837	-0-	2,695	2,302	31,411	-0-	429	286
(377)	1,568	3,481	139,811	-0-	10,220	14,921	111,790	1,154	1,726	287
(863)	1,574	4,358	86,918	-0-	6,162	9,698	69,869	197	992	288
(990)	1,404	2,253	59,737	-0-	3,014	13,550	42,752	-0-	421	289
(755)	1,710	3,908	166,609	-0-	14,602	12,653	128,972	8,622	1,760	290
(40)	36	189	10,915	-0-	1,372	396	8,959	15	173	291
(141)	3,119	4,576	130,260	-0-	8,449	14,511	100,979	3,789	2,532	292
(384)	539	621	21,721	-0-	1,647	3,179	16,397	310	188	293
(48)	299	175	11,850	-0-	853	640	10,235	-0-	122	294
(44)	21	233	15,845	-0-	1,484	1,172	12,956	-0-	233	295
(20)	33	389	8,615	-0-	725	1,510	6,251	-0-	129	296
(149)	429	689	22,870	-0-	1,780	1,193	19,588	46	263	297
(85)	67	913	43,065	-0-	5,103	3,977	33,135	184	666	298
(431)	67	687	18,997	-0-	1,459	1,709	15,562	-0-	267	299
(150)	62	555	17,696	-0-	3,028	1,320	13,090	-0-	258	300
(135)	132	463	16,994	-0-	2,297	2,045	12,334	-0-	318	301
(106)	208	357	17,282	-0-	1,360	1,338	14,171	100	313	302
(76)	292	962	24,954	-0-	1,974	2,410	20,405	-0-	165	303
(48)	228	384	12,139	-0-	553	1,283	10,198	-0-	105	304
(138)	544	686	25,121	-0-	2,091	2,402	20,214	20	394	305
(96)	350	631	19,326	-0-	1,564	2,137	15,168	166	291	306
(68)	102	132	5,726	-0-	585	765	4,308	-0-	68	307
(108)	160	689	24,937	-0-	3,092	2,215	18,625	459	546	308
(42)	28	178	11,329	-0-	1,211	1,032	9,027	-0-	59	309
(54)	27	590	24,404	-0-	2,816	1,808	19,323	-0-	457	310
(53)	124	453	21,720	-0-	1,967	5,000	14,392	-0-	361	311
(1,015)	601	4,624	185,475	-0-	22,104	8,881	150,923	364	3,203	312
(72)	41	319	8,062	-0-	1,004	542	6,332	25	159	313
(33)	67	265	9,903	-0-	1,045	896	7,792	-0-	170	314
(35)	195	81	9,016	-0-	1,087	761	7,087	-0-	81	315
(530)	599	1,763	44,224	-0-	3,306	3,156	37,160	-0-	602	316
(352)	470	623	26,832	-0-	1,940	4,594	19,740	316	242	317
(663)	853	2,029	80,302	-0-	5,796	6,840	66,757	-0-	909	318
(122)	288	545	31,839	-0-	2,857	2,344	26,247	-0-	391	319
(277)	123	657	30,864	-0-	3,986	3,137	23,271	47	423	320
(890)	804	3,013	176,787	-0-	18,572	13,876	138,037	4,159	2,143	321
(189)	64	572	31,472	-0-	3,327	2,102	25,589	-0-	454	322
(91)	147	641	24,631	-0-	3,167	2,084	18,950	15	415	323
(210)	98	1,892	53,148	-0-	5,822	4,181	42,147	426	572	324
(240)	40	373	19,105	-0-	1,950	1,054	15,705	-0-	396	325

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed In Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
326	New Hampton	Security State Bank	870	26,710	2,794	13,592
327	New Sharon	Taintor Savings Bank	466	9,054	1,776	10,544
328	New Vienna	New Vienna Savings Bank	593	6,616	727	5,470
329	Newton	Jasper County Savings Bank	9,542	32,776	2,799	62,127
330	Nora Springs	First State Bank	1,248	7,204	1,753	7,757
331	North English	Farmers Savings Bank	310	5,143	192	4,033
332	Northwood	Northwood State Bank	780	8,240	1,175	25,250
333	Norwalk	Norwalk Cumming State Bank	1,924	5,252	1,662	5,407
334	Norway	Benton County Savings Bank	727	3,111	87	5,590
335	Oakland	Citizens State Bank	1,172	9,385	1,591	9,868
336	Oakland	Oakland State Bank	876	14,697	571	5,457
337	Ocheydan	Ocheydan Savings Bank	257	5,463	1,086	5,953
338	Odebolt	Odebolt State Bank	475	10,053	9	1,174
339	Odebolt	Peoples Savings Bank	1,722	5,086	-0-	5,383
340	Oelwein	Oelwein State Bank	2,024	26,866	5,972	27,902
341	Ogden	City State Bank	698	25,105	5,245	9,233
342	Onawa	Onawa State Bank	2,096	15,519	1,685	18,064
343	Onawa	State Savings Bank	1,165	1,751	10	3,323
344	Onslow	Onslow Savings Bank	722	4,569	320	4,650
345	Orange City	Northwestern State Bank of Orange City	2,886	12,907	2,559	27,036
346	Orange City	Sioux County State Bank	2,148	5,240	1,009	7,893
347	Osage	The Home Trust & Savings Bank	1,037	37,393	4,935	9,078
348	Osceola	Clarke County State Bank	1,891	29,692	7,257	25,499
349	Osceola	Osceola State Bank & Trust Company	744	1,370	40	7,933
350	Oskaloosa	Iowa Trust & Savings Bank	3,244	18,672	608	41,734
351	Oskaloosa	Mahaska State Bank	3,685	36,789	3,434	43,032
352	Ossian	The Ossian State Bank	867	6,200	2,869	4,286
353	Ottumwa	Union Bank & Trust Company	7,148	68,888	21,082	61,189
354	Ottumwa	South Ottumwa Savings Bank	2,324	40,097	10,037	34,301
355	Oxford	First Trust and Savings Bank	1,120	4,308	989	9,277
356	Packwood	Farmers Savings Bank	545	3,316	-0-	4,025
357	Palmer	Palmer State Bank	1,575	5,768	1,482	2,423
358	Palo	Palo Savings Bank	1,103	2,475	645	6,552
359	Panora	Panora State Bank	484	3,451	-0-	7,742
360	Parkersburg	Parkersburg State Bank	566	7,577	2,052	14,445
361	Paton	Community State Bank	602	12,308	772	6,221
362	Pella	Marion County State Bank	1,632	28,677	6,521	31,714
363	Perry	Perry State Bank	2,808	28,833	990	29,055
364	Persia	Home Savings Bank	586	201	2,452	1,880
365	Pierson	Farmers Savings Bank	471	11,721	232	2,491
366	Pilot Grove	Pilot Grove Savings Bank	2,997	9,237	6,622	33,953
367	Pisgah	Pisgah Savings Bank	445	1,071	133	6,479
368	Plainfield	Farmers State Bank	484	2,805	459	9,189
369	Pleasantville	Pleasantville State Bank	595	7,390	1,541	6,927
370	Pocahontas	Citizens State Bank	4,596	1,846	5,177	34,317
371	Pocahontas	Pocahontas State Bank	779	8,791	2,851	14,700
372	Polk City	Polk City Savings Bank	601	4,335	631	6,212
373	Pomeroy	Pomeroy State Bank	602	4,868	240	10,250
374	Portsmouth	State Bank of Portsmouth	378	11,259	1,065	9,130
375	Postville	Citizens State Bank	1,724	8,706	873	15,286
376	Postville	Postville State Bank	548	18,474	1,352	6,694
377	Preston	Farmers Savings Bank	(58)	3,826	2,381	11,800
378	Primghar	Primghar Savings Bank	695	4,300	328	6,966
379	Princeton	Farmers Savings Bank	591	7,340	1,771	6,064
380	Protivin	Bohemian Savings Bank	346	800	1,367	5,319
381	Radcliffe	Security State Bank	1,103	6,229	25	7,024
382	Rake	State Savings Bank	663	3,609	-0-	5,422
383	Randolph	Randolph State Bank	8,714	3,022	143	10,752
384	Readlyn	Readlyn Savings Bank	866	7,630	1,832	8,164
385	Red Oak	Houghton State Bank	2,821	12,594	1,535	40,704
386	Reinbeck	Lincoln Savings Bank	2,391	15,621	4,630	21,283
387	Remsen	Farmers Savings Bank	1,243	16,229	2,734	14,618
388	Remsen	First Trust & Savings Bank	1,058	15,162	2,336	10,905
389	Riceville	First State Bank	760	11,225	1,354	9,684
390	Ricketts	Farmers Savings Bank	576	3,725	32	4,532

SHOWING CONDITIONS AS OF JUNE 30, 1986

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Equity Capital	Non-interest Bearing Deposits	Interest-Bearing Deposits	Borrowed Money	Other Liabilities	Guide No.
(306)	215	880	44,755	-0-	3,724	2,422	37,977	-0-	632	326
(91)	84	1,442	23,275	-0-	2,377	2,388	18,223	-0-	287	327
(149)	28	360	13,645	-0-	1,797	1,735	9,821	64	228	328
(1,041)	1,430	2,576	110,209	-0-	8,129	14,219	86,596	-0-	1,265	329
(115)	85	602	18,534	-0-	1,469	1,404	15,436	8	217	330
(114)	51	508	10,123	-0-	918	1,248	7,790	-0-	167	331
(118)	278	1,388	36,993	-0-	2,876	2,375	30,279	800	663	332
(46)	72	303	14,574	-0-	1,716	3,368	9,318	-0-	172	333
(104)	43	507	9,961	-0-	764	734	8,299	-0-	164	334
(230)	200	864	22,850	-0-	1,431	2,058	19,114	-0-	247	335
(30)	226	556	22,353	-0-	1,851	1,475	18,507	17	503	336
(267)	63	613	13,168	-0-	1,094	900	10,923	-0-	251	337
(73)	-0-	499	12,137	-0-	2,194	1,003	8,792	-0-	148	338
(27)	54	270	12,488	-0-	950	887	10,544	-0-	107	339
(101)	374	1,754	64,791	-0-	5,429	5,375	52,442	549	996	340
(88)	716	1,091	42,000	-0-	4,546	2,809	34,097	60	488	341
(553)	235	1,983	39,029	-0-	2,720	3,624	32,247	44	394	342
(7)	239	355	6,836	-0-	639	934	5,131	30	102	343
(34)	1	232	10,460	-0-	1,415	293	8,592	3	157	344
(886)	991	2,122	47,615	-0-	3,381	4,685	38,873	121	555	345
(130)	283	708	17,151	-0-	1,455	1,330	14,028	91	247	346
(274)	82	1,467	53,718	-0-	5,930	2,402	44,352	471	563	347
(311)	623	2,476	67,127	-0-	5,569	4,822	56,123	-0-	613	348
(77)	316	925	11,251	-0-	856	967	8,793	418	217	349
(771)	918	2,404	66,809	-0-	5,773	6,068	53,727	262	979	350
(658)	1,480	3,380	91,142	-0-	7,389	7,456	73,851	1,613	833	351
-0-	8	427	14,657	-0-	2,123	1,295	11,024	-0-	215	352
(1,060)	1,528	5,162	163,937	-0-	12,704	16,449	130,311	2,629	1,844	353
(332)	458	1,744	88,629	-0-	8,831	6,073	72,766	76	883	354
(192)	60	448	16,010	-0-	1,722	1,201	12,902	-0-	185	355
(49)	130	288	8,255	-0-	773	701	6,633	-0-	148	356
(40)	14	263	11,485	-0-	2,262	786	8,269	-0-	168	357
(30)	149	296	11,190	-0-	795	1,426	8,803	-0-	166	358
(102)	242	498	12,315	-0-	499	1,293	10,271	-0-	252	359
(401)	200	1,684	26,123	-0-	838	2,506	22,299	-0-	480	360
(328)	49	528	20,152	-0-	1,471	975	17,498	-0-	208	361
(281)	189	1,130	69,582	-0-	6,953	4,603	56,642	461	923	362
(357)	1,771	1,956	65,056	-0-	5,356	3,780	54,447	805	668	363
(45)	16	125	5,215	-0-	469	741	3,905	-0-	100	364
(158)	40	546	15,343	-0-	1,942	970	11,792	-0-	639	365
(119)	872	1,766	55,328	-0-	4,126	5,438	45,129	-0-	635	366
(161)	20	1,003	8,990	-0-	600	741	7,566	-0-	83	367
(49)	68	583	13,539	-0-	1,377	2,238	9,642	-0-	282	368
(73)	128	333	16,841	-0-	1,970	1,402	13,215	54	200	369
(0)	60	437	46,433	-0-	2,898	3,485	39,200	127	723	370
(182)	89	669	27,697	-0-	2,804	1,497	22,936	64	396	371
(64)	104	227	12,046	-0-	1,022	1,158	9,742	-0-	124	372
(194)	171	327	16,264	-0-	1,636	1,428	13,038	-0-	16	373
(101)	187	541	22,459	-0-	2,109	1,548	18,361	43	398	374
(363)	421	711	27,358	-0-	2,375	2,293	21,974	189	527	375
(321)	323	605	27,675	-0-	2,620	1,670	22,889	16	480	376
(84)	73	1,373	19,311	-0-	1,646	1,177	16,185	-0-	303	377
(65)	31	389	12,644	-0-	867	1,107	10,563	-0-	107	378
(90)	627	435	16,738	-0-	1,539	1,051	12,909	1,050	189	379
(78)	14	289	8,057	-0-	1,244	753	5,959	-0-	101	380
(55)	33	477	14,829	-0-	1,292	887	12,400	28	222	381
(16)	62	280	10,020	-0-	611	769	8,482	-0-	158	382
(101)	89	766	23,385	-0-	2,236	1,501	19,238	-0-	410	383
(89)	46	457	18,906	-0-	2,339	1,212	15,024	-0-	331	384
(1,754)	522	2,799	59,221	-0-	3,320	8,425	46,441	398	637	385
(207)	462	1,650	45,830	-0-	3,893	3,404	38,105	-0-	428	386
(236)	340	775	35,703	-0-	4,177	1,505	29,161	-0-	860	387
(111)	139	666	30,155	-0-	3,409	2,175	24,176	43	352	388
(160)	100	513	23,476	-0-	2,082	1,711	19,353	-0-	330	389
(105)	22	281	9,063	-0-	753	226	7,967	-0-	117	390

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed In Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
391	Ridgeway	Farmers State Bank	480	9,959	703	4,005
392	Rippey	Rippey Savings Bank	542	7,900	235	6,512
393	Riverside	Peoples Trust and Savings Bank	516	2,933	227	7,607
394	Rock Rapids	Lyon County State Bank	1,372	5,228	444	25,691
395	Rock Rapids	Rock Rapids State Bank	1,508	9,545	2,124	16,973
396	Rock Valley	Peoples Bank & Trust	996	7,227	589	9,920
397	Rock Valley	Valley State Bank	3,336	10,381	1,118	13,412
398	Rockford	The First State Bank	892	4,323	220	10,527
399	Rockwell	Community State Bank	1,232	6,025	161	5,329
400	Rockwell City	Union State Bank	606	7,939	3,437	11,645
401	Roland	Roland State Bank	694	3,128	30	8,974
402	Rolfe	Rolfe State Bank	643	12,536	2,311	7,881
403	Rowley	Rowley Savings Bank	928	8,102	2,707	2,369
404	Royal	Home State Bank	269	5,070	2,344	7,771
405	Ruthven	Ruthven State Bank	561	11,586	988	6,106
406	St. Ansgar	St. Ansgar State Bank	997	27,299	1,762	25,152
407	Sac City	Citizens Savings Bank	872	11,718	289	11,324
408	Sac City	Sac City State Bank	1,172	16,713	480	15,571
409	Sanborn	Sanborn Savings Bank	974	9,663	1,104	6,901
410	Schaller	State Bank of Schaller	383	5,795	1,955	5,593
411	Schleswig	Farmers State Bank	823	12,567	814	22,989
412	Sergeant Bluff	Pioneer Bank	2,282	5,465	1,749	8,575
413	Sheffield	Sheffield Savings Bank	908	7,449	2,955	13,623
414	Shelby	Farmers Savings Bank	926	9,088	2,075	9,119
415	Sheldon	Citizens State Bank	2,138	10,331	753	19,542
416	Sheldon	Security State Bank	7,303	4,485	9,797	30,577
417	Shell Rock	Security State Bank	1,867	3,462	271	9,098
418	Shenandoah	The Security Trust and Savings Bank	1,317	14,993	2,052	16,664
419	Sibley	Sibley State Bank	1,191	6,954	941	13,940
420	Sidney	Fremont County Savings Bank	565	6,296	1,799	11,384
421	Sigourney	First Interstate Bank of Sigourney	1,122	15,410	1,955	13,856
422	Sigourney	Keokuk County State Bank	1,457	9,184	611	12,537
423	Sioux Center	American State Bank	2,736	14,288	14,662	42,215
424	Sioux City	First Interstate Bank of Sioux City	2,203	5,567	250	14,589
425	Sioux City	Hawkeye Bank & Trust	2,024	5,067	200	15,357
426	Sioux Rapids	First State Bank	406	10,881	1,270	4,274
427	Slater	South Story Bank & Trust	2,037	6,707	1,497	11,556
428	Sloan	Sloan State Bank	2,326	2,559	1,221	7,491
429	Soldier	Soldier Valley Savings Bank	155	1,800	229	3,781
430	Solon	Solon State Bank	930	6,933	4,140	10,253
431	Somers	Somers Savings Bank	493	7,732	5,863	5,767
432	South English	White State Bank	725	10,654	1,369	4,993
433	Spencer	Farmers Trust and Savings Bank	2,217	12,236	5,978	25,908
434	Spencer	Hawkeye Bank and Trust	2,693	6,195	71	24,866
435	Spillville	Citizens Savings Bank	1,569	5,728	841	6,810
436	Spirit Lake	First Bank and Trust	5,707	14,481	274	12,698
437	Spirit Lake	The State Bank	1,288	9,965	1,278	7,075
438	Springville	The Exchange State Bank	785	2,802	366	4,603
439	Stanhope	Farmers State Bank	696	5,525	229	5,104
440	Stanton	Security State Bank	936	8,430	1,356	5,261
441	State Center	Central State Bank	1,083	8,525	3,517	11,457
442	Storm Lake	Security Trust & Savings Bank	1,627	15,773	2,320	24,713
443	Storm Lake	The Commercial Trust & Savings Bank	1,688	11,022	1,462	18,676
444	Story City	Randall-Story State Bank	1,403	10,732	3,247	14,180
445	Story City	Story County Bank & Trust Company	4,369	6,181	2,298	19,327
446	Strawberry Point	Union Bank and Trust Company	1,112	12,328	-0-	11,739
447	Stuart	First State Bank	784	12,800	296	15,084
448	Sutherland	Security State Bank	532	7,212	546	7,111
449	Swea City	Swea City State Bank	1,283	8,328	147	10,542
450	Swisher	Swisher Trust & Savings Bank	1,897	3,557	1,128	12,488
451	Tabor	First State Bank	603	3,293	589	8,926
452	Tama	Tama State Bank	1,767	11,461	2,057	13,244
453	Teeds Grove	Teeds Grove Savings Bank	904	4,537	424	7,484
454	Templeton	Templeton Savings Bank	454	6,580	2,937	10,323
455	Thompson	Peoples State Bank	453	93	-0-	2,722

SHOWING CONDITIONS AS OF JUNE 30, 1986

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Non-interest Bearing Deposits	Interest-Bearing Deposits	Borrowed Money	Other Liabili-ties	Guide No
(33)	22	340	15,476	-0-	2,226	1,309	11,621	-0-	320	391
(20)	29	339	15,537	-0-	1,485	758	13,033	-0-	261	392
(62)	94	346	11,661	-0-	724	962	9,867	-0-	108	393
(428)	523	1,143	33,973	-0-	2,536	2,248	28,619	105	465	394
(749)	753	1,369	31,523	-0-	1,165	2,394	27,389	110	465	395
(131)	333	814	19,748	-0-	1,606	1,359	16,352	141	290	396
(169)	501	1,768	30,347	-0-	2,389	2,898	23,756	712	592	397
(200)	86	812	16,660	-0-	560	1,257	14,637	-0-	206	398
(80)	57	368	13,092	-0-	2,270	1,290	9,264	17	251	399
(165)	355	903	24,720	-0-	2,460	1,636	20,205	-0-	419	400
(100)	352	618	13,696	-0-	1,154	553	11,892	-0-	97	401
(239)	94	907	24,133	-0-	2,800	1,484	19,338	-0-	511	402
(70)	153	407	14,596	-0-	1,691	1,099	10,227	1,400	179	403
(137)	61	412	15,790	-0-	2,617	881	12,059	20	213	404
(161)	229	608	19,917	-0-	2,314	1,009	16,223	50	321	405
(342)	413	2,127	57,408	-0-	5,324	3,420	46,285	1,275	1,104	406
(136)	125	1,174	25,366	-0-	2,048	1,689	21,188	26	415	407
(352)	282	1,548	35,414	-0-	2,832	2,389	29,820	-0-	373	408
(53)	134	564	19,287	-0-	1,792	1,386	15,775	44	290	409
(70)	35	346	14,037	-0-	1,436	1,604	10,783	19	195	410
(443)	435	1,131	38,316	-0-	3,292	1,348	33,058	77	541	411
(80)	140	313	18,444	-0-	1,633	2,583	14,087	-0-	141	412
(89)	177	903	25,926	-0-	4,091	2,395	19,118	-0-	322	413
(91)	208	785	22,110	-0-	2,009	1,358	17,766	585	392	414
(116)	450	984	34,082	-0-	2,557	3,024	28,135	-0-	366	415
(386)	2,250	2,563	56,589	-0-	4,593	4,681	46,516	-0-	799	416
(126)	215	696	15,483	-0-	1,562	2,025	11,388	-0-	508	417
(494)	196	1,324	36,052	-0-	2,686	3,849	29,049	-0-	468	418
(347)	1,019	1,263	24,961	-0-	1,410	1,505	21,291	516	239	419
(300)	28	1,484	21,256	-0-	763	2,058	17,930	296	209	420
(483)	285	997	33,142	-0-	2,120	2,469	28,090	-0-	463	421
(281)	111	1,479	25,098	-0-	903	1,623	22,170	72	330	422
(388)	494	2,960	76,967	-0-	6,090	5,108	63,635	950	1,184	423
(129)	435	458	23,373	-0-	1,573	3,531	18,073	-0-	196	424
(398)	292	744	23,286	-0-	1,494	3,594	18,020	-0-	178	425
(204)	7	512	17,146	-0-	2,090	1,242	13,246	278	290	426
(77)	78	633	22,431	-0-	1,863	2,025	18,227	20	296	427
(37)	122	243	13,925	-0-	1,372	1,033	11,443	-0-	77	428
(56)	34	294	6,237	-0-	629	681	4,807	-0-	120	429
(116)	136	821	23,097	-0-	3,895	1,881	16,943	84	294	430
(85)	44	579	20,303	-0-	2,336	1,342	16,414	-0-	301	431
(55)	68	389	18,143	-0-	2,108	1,477	14,167	-0-	391	432
(1,198)	510	1,888	47,539	-0-	1,881	3,541	41,498	252	367	433
(487)	528	1,746	35,612	-0-	2,612	3,222	29,551	-0-	227	434
(60)	98	308	15,294	-0-	1,253	1,475	12,334	-0-	232	435
(203)	308	864	34,129	-0-	2,454	2,998	27,890	245	542	436
(64)	41	471	20,054	-0-	1,975	1,910	15,931	-0-	238	437
(34)	10	140	8,672	-0-	1,027	506	6,992	14	133	438
(77)	54	275	11,806	-0-	1,187	635	9,762	-0-	222	439
(140)	20	341	16,204	-0-	1,887	1,117	12,955	38	207	440
(106)	93	670	25,239	-0-	4,059	1,557	19,130	-0-	493	441
(301)	1,236	1,502	46,870	-0-	3,236	2,616	40,504	87	427	442
(176)	1,101	1,373	35,146	-0-	2,453	2,407	30,018	5	263	443
(222)	283	1,221	30,844	-0-	2,352	1,977	26,154	120	241	444
(59)	278	522	32,916	-0-	2,366	1,975	28,000	46	529	445
(123)	499	775	26,330	-0-	4,104	2,209	19,584	62	371	446
(272)	213	902	29,807	-0-	2,348	2,860	24,336	-0-	263	447
(142)	219	444	15,922	-0-	1,531	1,175	12,388	625	203	448
(70)	514	692	21,436	-0-	1,443	1,561	17,948	-0-	484	449
(97)	130	406	19,509	-0-	2,022	1,785	15,503	-0-	199	450
(201)	60	374	13,644	-0-	1,013	1,144	11,371	21	95	451
(473)	1,183	2,736	31,975	-0-	2,441	2,425	25,853	824	432	452
(213)	25	428	13,589	-0-	1,149	812	11,350	-0-	278	453
(22)	80	206	20,558	-0-	2,633	1,422	16,390	-0-	113	454
(35)	28	66	3,327	-0-	350	1,207	1,761	-0-	9	455

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed In Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
456	Thornton	The First State Bank of Thornton	1,188	9,352	1,979	10,190
457	Tipton	Tipton State Bank	3,866	19,450	1,841	17,073
458	Titonka	Titonka Savings Bank	1,107	22,547	2,300	15,388
459	Toledo	The State Bank of Toledo	2,211	26,765	5,134	11,954
460	Traer	Farmers Savings Bank	4,488	22,190	5,253	15,788
461	Traer	First Community Bank & Trust	4,106	3,748	3,260	11,960
462	Teynor	Treynor State Bank	2,103	1,653	1,893	12,203
463	Tripoli	American Savings Bank	1,353	13,578	1,335	5,267
464	Urbandale	Brenton Bank & Trust Company	1,960	6,296	776	30,857
465	Urbandale	First Interstate Bank of Urbandale	5,981	25,315	3,101	81,015
466	Ute	Ute State Bank	285	4,621	367	3,845
467	Van Horne	Van Horne Savings Bank	597	9,008	537	5,339
468	Victor	Farmers Savings Bank	820	10,702	-0-	7,019
469	Victor	Victor State Bank	290	1,156	2,818	6,591
470	Vincent	Farmers Savings Bank	830	4,150	420	2,548
471	Vinton	Brenton Bank and Trust Company of Vinton	1,437	11,312	1,085	14,456
472	Vinton	State Bank of Vinton	2,432	13,586	1,225	20,745
473	Walcott	Walcott Trust & Savings Bank	1,696	10,365	5,210	16,185
474	Walford	Farmers Savings Bank	804	4,138	1,556	8,402
475	Walker	Walker State Bank	610	5,604	525	3,642
476	Wall Lake	Wall Lake Savings Bank	1,246	24,787	3,102	15,822
477	Walnut	The Walnut State Bank	655	8,857	1,022	6,535
478	Wapello	State Bank of Wapello	773	9,838	1,033	12,764
479	Washington	Washington State Bank	4,053	16,929	21,876	23,910
480	Waterloo	Peoples Bank and Trust Company of Waterloo	9,963	48,044	9,055	119,594
481	Waterloo	The Waterloo Savings Bank	12,472	33,213	48,867	91,866
482	Watkins	The Watkins Savings Bank	418	1,892	2,997	8,772
483	Waukon	Farmers & Merchants Savings Bank	1,202	15,251	9,465	19,807
484	Waukon	Waukon State Bank	1,544	8,623	1,475	21,895
485	Waverly	State Bank of Waverly	4,675	21,233	7,281	25,475
486	Wayland	Wayland State Bank	1,496	4,022	795	9,551
487	Webster City	First State Bank	5,926	11,023	4,552	36,909
488	Webb	Citizens State Bank	309	3,771	241	6,602
489	Wellman	Wellman Savings Bank	939	10,445	1,300	9,371
490	Wellsburg	Peoples Savings Bank	765	9,352	3,943	13,341
491	West Bend	Iowa State Bank	1,609	7,203	4,022	12,582
492	West Branch	West Branch State Bank	2,142	2,643	3,389	21,490
493	West Burlington	West Burlington Savings Bank	3,528	9,650	1,790	10,368
494	West Chester	West Chester Savings Bank	1,009	4,902	512	6,858
495	West Des Moines	West Des Moines State Bank	13,151	37,320	39,257	106,917
496	West Liberty	West Liberty State Bank	1,088	16,947	5,989	15,767
497	West Union	Farmers Savings Bank	716	8,774	4,671	8,143
498	Westside	Westside State Savings Bank	1,154	4,616	36	7,777
499	Wever	Farmers Savings Bank	894	6,522	988	6,930
500	Wheatland	First Trust & Savings Bank	1,046	3,606	231	25,946
501	Whiting	Community State Bank	370	900	107	3,649
502	Whitemore	Farmers State Bank	1,936	2,620	635	11,520
503	Williamsburg	First Trust and Savings Bank	1,649	15,746	4,490	19,707
504	Williamsburg	Security Savings Bank	647	3,601	371	9,722
505	Wilton	Wilton Savings Bank	2,511	14,989	2,274	23,023
506	Winfield	Peoples State Bank	1,016	6,494	-0-	5,576
507	Winterset	Farmers & Merchants State Bank	2,039	14,487	5,022	26,843
508	Winterset	Union State Bank	2,174	18,678	1,426	22,270
509	Winthrop	Peoples State Bank	575	8,524	640	5,369
510	Woodbine	Iowa Savings Bank	2,675	13,030	2,561	6,706
511	Worthington	State Bank of Worthington	1,758	6,427	458	5,337
512	Wyoming	Citizens State Bank	1,280	15,400	4,327	15,788
513	Yale	Farmers State Bank	620	4,647	525	8,798
514	Zearing	Tri-County State Bank	405	3,786	579	4,871

SHOWING CONDITIONS AS OF JUNE 30, 1986

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Equity Capital	Non-interest Bearing Deposits	Interest-Bearing Deposits	Borrowed Money	Other Liabilities	Guide No
(165)	72	678	23,294	-0-	1,818	1,496	19,758	-0-	222	456
(356)	289	1,082	43,245	-0-	3,615	2,758	36,253	-0-	619	457
(169)	146	1,454	42,773	-0-	3,701	2,417	35,613	-0-	1,042	458
(86)	441	1,236	47,655	-0-	4,697	3,659	38,625	-0-	674	459
(320)	312	1,367	49,078	-0-	4,159	1,903	42,234	82	700	460
(302)	181	1,417	24,370	-0-	2,192	959	20,249	583	387	461
(330)	683	537	18,742	-0-	1,113	2,213	14,513	734	169	462
(81)	209	649	22,310	-0-	2,660	1,541	17,632	-0-	477	463
(176)	967	621	41,301	375	2,730	6,756	30,856	20	564	464
(848)	1,070	3,244	118,878	500	7,272	16,897	88,553	4,795	861	465
(31)	129	240	9,456	-0-	1,191	545	7,568	-0-	152	466
(118)	45	300	15,708	-0-	1,400	643	13,419	-0-	246	467
(89)	105	429	18,986	-0-	2,757	1,491	14,388	-0-	350	468
(73)	53	448	11,283	-0-	1,761	885	8,453	-0-	184	469
(28)	33	328	8,281	-0-	1,035	420	6,751	-0-	75	470
(442)	230	1,013	29,091	-0-	1,713	1,765	24,734	438	441	471
(637)	484	1,436	39,271	-0-	3,520	3,922	31,315	36	478	472
(80)	397	1,600	35,373	-0-	4,649	5,526	24,255	341	602	473
(105)	69	473	15,337	-0-	1,558	1,022	12,503	31	223	474
(91)	79	330	10,699	-0-	871	1,114	8,497	25	192	475
(258)	736	932	46,367	-0-	6,455	3,395	34,482	991	1,044	476
(97)	11	476	17,459	-0-	1,356	694	15,105	-0-	304	477
(143)	578	555	25,398	-0-	2,250	1,884	20,832	-0-	432	478
(222)	157	1,765	68,468	-0-	6,918	5,831	54,999	-0-	720	479
(3,151)	5,365	6,379	195,249	-0-	13,088	19,913	151,486	9,398	1,364	480
(951)	2,354	3,646	191,467	-0-	16,261	17,577	140,731	15,341	1,557	481
(52)	106	267	14,400	-0-	1,856	1,248	11,068	-0-	228	482
(593)	1,149	1,416	47,697	-0-	3,862	2,415	40,189	500	731	483
(507)	790	1,522	35,342	-0-	2,547	2,488	29,039	764	504	484
(305)	611	1,285	60,255	-0-	5,967	6,580	46,864	-0-	844	485
(247)	164	377	16,158	-0-	1,821	1,904	12,157	-0-	276	486
(402)	637	2,294	60,939	-0-	4,395	6,881	47,661	1,200	802	487
(90)	251	685	11,769	-0-	1,018	906	9,627	-0-	218	488
(302)	157	937	22,847	-0-	1,889	1,893	18,640	-0-	425	489
(208)	200	739	28,132	-0-	4,354	2,077	21,221	-0-	480	490
(165)	38	1,058	26,347	-0-	1,998	1,487	22,396	69	397	491
(546)	248	1,541	30,907	-0-	4,108	2,427	23,879	44	449	492
(53)	673	474	26,430	-0-	2,134	2,612	21,420	-0-	264	493
(153)	221	394	13,743	-0-	1,009	714	11,736	-0-	284	494
(608)	415	3,055	199,507	-0-	16,781	37,017	136,008	7,313	2,388	495
(182)	894	969	41,472	-0-	3,705	2,653	34,566	3	545	496
(170)	115	729	22,978	-0-	1,778	1,639	19,184	-0-	377	497
(26)	24	399	13,980	-0-	1,183	1,187	11,348	-0-	262	498
(57)	272	427	15,976	-0-	1,722	1,134	12,850	-0-	270	499
(778)	313	901	31,265	-0-	1,913	1,958	26,746	-0-	648	500
(50)	106	261	5,343	-0-	387	642	4,228	-0-	86	501
(100)	38	811	17,460	-0-	2,102	1,075	13,751	114	418	502
(181)	382	1,256	43,049	-0-	4,080	4,373	33,989	-0-	607	503
(239)	40	1,323	15,465	-0-	1,371	2,416	11,517	-0-	161	504
(37)	335	1,581	44,676	-0-	3,594	2,922	37,350	-0-	810	505
(54)	46	305	13,383	-0-	1,226	867	11,040	-0-	250	506
(264)	464	1,298	49,889	-0-	3,681	3,874	41,410	114	810	507
(404)	536	2,411	47,091	-0-	2,197	3,921	40,378	-0-	595	508
(34)	40	305	15,419	-0-	1,714	1,095	12,388	-0-	222	509
(50)	285	870	26,077	-0-	2,309	1,140	22,356	-0-	272	510
(66)	43	217	14,174	-0-	1,500	609	11,849	-0-	216	511
(160)	246	797	37,678	-0-	3,269	2,251	31,500	30	628	512
(5)	42	594	15,221	-0-	1,876	1,275	11,891	-0-	179	513
(101)	32	359	9,931	-0-	799	935	8,048	54	95	514

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
UNIFORM BANK PERFORMANCE REPORT

STATE AVERAGES AS OF 6/30/86

– INFORMATION –

The following pages contain a summary of the state average data compiled and used in the Uniform Bank Performance Report. The information is assembled in alphabetical order by state. More specific information concerning the ratios may be found in *'A User's Guide For The Uniform Bank Performance Report'*. A publication of the Federal Financial Institutions Examination Council.

If fewer than five banks' ratio values are available to compute the state average figures, a double number sign (##) is displayed.

NOTE:

This report has been produced for the use of the federal regulators of financial institutions. All information contained herein was obtained from sources deemed reliable; however, no guarantee is given as to the accuracy of the data. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the federal bank regulators.

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SUMMARY INFORMATION FOR ALL INSURED COMMERCIAL BANKS

	AVERAGE OF ALL BANKS IN NATION					WITH ASSETS – $MILL (6/30/86)		
	6/30/86	6/30/85	12/31/85	12/31/84	12/31/83	0–25	25–100	100+
TOTAL ASSETS ($MILLIONS)	2,774,509	2,571,350	2,730,779	2,508,861	2,342,294	76,007	335,697	2,362,805
NET INCOME ($MILLIONS)	9,237	9,485	18,125	15,522	14,930	167	1,409	7,661
NUMBER OF BANKS IN TABULATION	14,311	14,471	14,405	14,483	14,466	5,134	6,576	2,601
EARNINGS AND PROFITABILITY								
NET INT INC (TE) TO AVG ASSETS	4.66	4.79	4.81	4.74	4.84	4.65	4.68	4.61
+ NON-INT INC TO AVG ASSETS	0.73	0.73	0.74	0.73	0.67	0.70	0.69	0.87
– OVERHEAD EXP TO AVG ASSETS	3.41	3.37	3.46	3.37	3.36	3.68	3.25	3.34
– PROV FOR LOSSES TO AVG ASST	0.47	0.37	0.66	0.46	0.37	0.47	0.48	0.46
= PRETAX OPERATING INCOME (TE)	1.44	1.71	1.39	1.58	1.73	1.11	1.59	1.67
+ SECURITIES GAINS (LOSSES)	0.05	0.02	0.04	0.00	0.00	0.04	0.05	0.06
= PRETAX NET OPER INC (TE)	1.61	1.79	1.48	1.58	1.74	1.29	1.76	1.82
NET OPER INC TO AVG ASSETS	0.96	1.07	0.87	0.93	1.02	0.88	1.00	0.97
ADJ NET OPER INC TO AVG ASSETS	1.06	1.18	0.99	1.04	1.09	0.97	1.11	1.11
NET INCOME TO AVERAGE ASSETS	0.97	1.08	0.88	0.94	1.02	0.89	1.01	0.98
INT INC (TE) TO AVG EARN ASSTS	11.15	12.13	11.94	12.68	12.31	11.17	11.21	10.98
INT EXPENSE TO AVG EARN ASSTS	6.07	6.89	6.68	7.47	6.96	6.11	6.09	5.95
NET INT INC-TE TO AV EARN ASST	5.13	5.28	5.30	5.25	5.39	5.15	5.13	5.07
LOAN & LEASE LOSSES & RESERVES								
NET LOSS TO AVG TOT LOAN & LEASE	0.92	0.65	1.08	0.76	0.65	1.02	0.93	0.72
EARNINGS COVERG OF NET LOSS (X)	7.56	10.76	6.23	8.76	9.47	5.74	8.03	9.30
LOSS RESERVE TO NET LOSSES (X)	3.35	4.05	2.39	3.06	3.17	2.78	3.38	4.17
LOSS RESV TO TOT LOANS & LEASE	1.39	1.17	1.28	1.09	1.03	1.44	1.38	1.34
LIQUIDITY AND RATE SENSITIVITY								
VOLATILE LIABILITY DEPENDENCE	–11.52	–9.65	–10.92	–10.44	–11.45	–18.11	–11.59	1.14
NET LOANS & LEASES TO ASSETS	51.83	53.27	52.02	52.44	49.95	49.16	51.81	57.04
CAPITALIZATION								
MEMBER PRIM CAP TO AVG ASSTS*	9.35	9.36	9.22	9.16	9.05	10.18	9.22	8.12
NONMEMBER PRIM CP TO AV ASST*	9.33	9.34	9.21	9.16	9.05	10.18	9.21	8.08
CASH DIVIDENDS TO NET INCOME	23.71	23.49	34.30	34.21	32.11	17.00	23.91	33.99
RET EARNS TO AVG TOTAL EQUITY	7.37	8.56	5.57	6.31	7.42	6.08	8.01	8.18
GROWTH RATES								
ASSETS	7.29	7.33	7.29	8.51	10.60	6.44	7.18	9.19
TOTAL EQUITY CAPITAL	5.87	7.25	7.01	7.56	9.08	3.29	6.56	8.95
CORE DEPOSITS	7.93	7.30	7.56	7.64	12.98	7.22	7.67	9.94
VOLATILE LIABILITIES	9.22	14.93	11.32	22.96	1.78	6.83	10.02	11.34
% NON-CURRENT LOANS & LEASES								
TOTAL LNS & LEASES-90+ DAY P/D	1.11	1.14	1.05	1.12	1.26	1.23	1.15	0.82
–NONACCRUAL	1.74	1.30	1.45	1.03	0.72	1.82	1.74	1.57
–TOTAL	3.01	2.63	2.66	2.32	2.16	3.30	3.00	2.45

*REFER TO THE UBPR USERS GUIDE FOR PRIMARY CAPITAL DEFINITION.

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SUMMARY INFORMATION FOR BANKS IN STATE OF IOWA

	AVERAGE OF ALL BANKS IN STATE					WITH ASSETS – $MILL (6/30/86)		
	6/30/86	6/30/85	12/31/85	12/31/84	12/31/83	0–25	25–100	100+
TOTAL ASSETS ($MILLIONS)	28,800	27,525	29,012	27,963	26,922	4,873	12,772	11,155
NET INCOME ($MILLIONS)	58	71	79	153	235	9	1	48
NUMBER OF BANKS IN TABULATION	619	629	625	631	637	304	270	45
EARNINGS AND PROFITABILITY								
NET INT INC (TE) TO AVG ASSETS	3.96	4.29	4.29	4.20	4.40	4.09	3.81	4.01
+ NON-INT INC TO AVG ASSETS	0.49	0.47	0.50	0.46	0.42	0.44	0.48	0.81
– OVERHEAD EXP TO AVG ASSETS	2.71	2.60	2.75	2.61	2.54	2.74	2.63	2.96
– PROV FOR LOSSES TO AVG ASST	1.16	1.01	1.36	0.69	0.40	1.03	1.33	0.93
= PRETAX OPERATING INCOME (TE)	0.51	1.10	0.67	1.30	1.88	0.69	0.24	1.01
+ SECURITIES GAINS (LOSSES)	0.22	0.15	0.16	0.01	0.01	0.18	0.25	0.33
= PRETAX NET OPER INC (TE)	0.94	1.34	0.93	1.31	1.90	1.11	0.67	1.34
NET OPER INC TO AVG ASSETS	0.55	0.75	0.50	0.74	1.07	0.72	0.34	0.71
ADJ NET OPER INC TO AVG ASSETS	0.60	0.85	0.66	0.85	1.13	0.81	0.31	0.84
NET INCOME TO AVERAGE ASSETS	0.54	0.75	0.50	0.73	1.07	0.70	0.34	0.71
INT INC (TE) TO AVG EARN ASSTS	10.71	11.99	11.80	12.50	12.51	10.76	10.65	10.70
INT EXPENSE TO AVG EARN ASSTS	6.41	7.33	7.13	7.95	7.70	6.34	6.50	6.25
NET INT INC-TE TO AV EARN ASST	4.31	4.67	4.68	4.56	4.81	4.44	4.15	4.45
LOAN & LEASE LOSSES & RESERVES								
NET LOSS TO AVG TOT LOAN & LEASE	2.90	2.15	2.67	1.39	0.81	2.76	3.20	1.97
EARNINGS COVERG OF NET LOSS (X)	2.05	3.73	2.37	4.70	8.12	2.11	1.79	3.24
LOSS RESERVE TO NET LOSSES (X)	0.93	1.10	0.81	1.53	2.23	0.94	0.87	1.24
LOSS RESV TO TOT LOANS & LEASE	1.84	1.32	1.68	1.16	1.00	1.80	1.96	1.49
LIQUIDITY AND RATE SENSITIVITY								
VOLATILE LIABILITY DEPENDENCE	–22.47	–17.83	–23.08	–18.12	–15.53	–25.36	–21.13	–12.00
NET LOANS & LEASES TO ASSETS	43.00	49.32	44.33	48.55	47.01	41.65	43.66	48.06
CAPITALIZATION								
MEMBER PRIM CAP TO AVG ASSTS*	9.54	9.85	9.66	9.67	9.49	10.15	9.08	8.23
NONMEMBER PRIM CP TO AV ASST*	9.52	9.82	9.64	9.67	9.49	10.12	9.07	8.19
CASH DIVIDENDS TO NET INCOME	23.53	25.98	43.39	41.30	35.41	19.34	26.43	23.81
RET EARNS TO AVG TOTAL EQUITY	2.47	2.22	–0.13	3.18	7.11	3.14	0.96	6.82
GROWTH RATES								
ASSETS	4.27	0.88	3.21	2.80	7.36	5.42	2.33	8.05
TOTAL EQUITY CAPITAL	0.55	1.81	1.44	4.57	9.45	1.52	–1.23	4.54
CORE DEPOSITS	5.65	1.44	4.29	2.77	8.28	6.72	3.95	8.60
VOLATILE LIABILITIES	–4.51	–3.23	–7.11	11.01	–7.60	–5.23	–7.29	15.73
% NON-CURRENT LOANS & LEASES								
TOTAL LNS & LEASES-90+ DAY P/D	1.73	1.62	1.37	1.41	1.42	1.84	1.73	1.03
–NONACCRUAL	2.87	2.29	2.66	1.60	0.80	2.52	3.37	2.27
–TOTAL	4.90	4.15	4.16	3.17	2.45	4.74	5.31	3.59

*REFER TO THE UBPR USERS GUIDE FOR PRIMARY CAPITAL DEFINITION.

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REGULATED LOAN COMPANIES
MONEY ORDER COMPANIES
DEBT MANAGEMENT COMPANIES
AS OF
DECEMBER 31, 1985

ANNUAL REPORT

OF THE SUPERINTENDENT OF BANKING

DEPARTMENT OF BANKING

STATE OF IOWA

Annual Report of the Regulated Loan Licensees

Consolidated report as made to the Superintendent of Banking for the year ending December 31, 1985 by the one hundred and sixty-two licensees engaged in the business of making loans of twenty-five thousand dollars or less pursuant to Chapters 536 and 537, Code of Iowa. Six licenses were issued during the calendar year 1985. There were no denials.

BALANCE SHEET

ASSETS

Cash		
a) In banks		$ 1,206,472
b) Compensating balance		203,240
Short Term investments		2,530,409
Loan receivable		
a) Gross receivable	$372,852,612	
b) Less unearned	(83,916,936)	
c) Total net receivable	288,935,676	
d) Less reserve bad debt	(12,206,945)	
e) Adjusted net receivable		276,728,731
Total liquid and earning assets		280,668,852
Inter-company loans		58,949,792
Investments in affiliates		446,626
Other investments		1,983,297
Furniture, fixtures, equipment and vehicles (less depreciation)		973,187
Building and land (less depreciation)		198,685
Repossessed property		1,930,863
Prepaid expenses & deferred charges		1,124,000
Other assets		2,807,010
Total assets		$349,083,212

LIABILITIES

Borrowings		
Short term		$246,467,839
Long term		38,518,874
Reserves:		
a) Dealer reserve	$ 399,814	
b) License & taxes	(1,187,429)	
c) Other reserves	356,044	(431,571)
Dividends payable		7,125
Other liabilities		2,774,619
Total liabilities		287,336,886
Net Worth		395,643
Capital stock:		
a) Preferred	1,232,095	
b) Common	9,612,646	
c) Less treasury stock	(430,210)	10,414,531
Paid in surplus		31,627,313
Retained earnings		19,308,839
Total shareholders equity		61,350,683
Total liabilities & Net worth		$349,083,212

INCOME

	Income per Month per Account	Small Loan	Industrial	Retail	Other	Total
Charges collected and/or earned	$18.86	$13,001,172	$55,417,792	$ 6,702,689	$1,644,572	$76,766,225
Other income						
a) Service charge			164,371			164,371
b) Late & deferment charges	.14	97,369	857,927	77,457		1,032,753
c) Other					1,403,820	1,403,820
Total operating income	19.00	13,098,541	56,440,090	6,780,146	3,048,392	79,367,169
EXPENSES						
Advertising	.26	180,239	531,115	105,328	16,258	832,940
Auditing	.04	27,281	54,657	27,834	6,482	116,254
Bad debt						
a) Charge off	1.39	955,181	3,664,643	522,701	60,342	5,202,867
b) Deduct collections on charge off	(.37)	(254,654)	(684,486)	(99,606)	(20,678)	(1,059,424)
c) Additions to reserve for bad debt	3.12	2,154,320	6,119,723	777,345	254,813	9,306,201
Depreciation and amortization	.10	66,026	283,881	88,190	16,603	454,700
Insurance and fidelity bonds	.09	64,665	199,129	38,541	13,007	315,342
Legal fees and disbursements	.14	98,012	352,730	77,860	7,898	536,500
Postage, printing, stationery & supplies	.40	277,500	591,549	250,411	26,150	1,145,610
Rent, janitorial services & utilities	.59	405,762	1,246,347	363,871	56,330	2,072,310
Salaries of officers, owners & partners	.32	217,986	296,858	111,257	49,129	675,230
Salaries of all other employes	2.52	1,740,775	5,807,384	1,887,181	255,009	9,690,349
Taxes (other than income)	.14	99,391	265,462	91,295	20,718	476,866
License fees	.02	15,088	57,353	13,501	1,848	87,790
Telephone & telegraph	.33	225,973	562,467	204,899	23,186	1,016,525
Travel, auto expense & allowance	.17	114,400	231,236	74,913	14,162	434,711
Supervision & administration	1.42	974,212	3,365,929	1,074,414	105,046	5,519,601
Other expenses	.88	608,206	2,233,696	812,188	69,659	3,723,749
Interest paid on borrowed funds	5.36	3,693,021	24,730,006	3,782,029	1,115,515	33,320,571
Total expenses before income taxes	16.92	11,663,384	49,909,679	10,204,152	2,091,477	73,868,692
Income before income taxes	2.08	1,435,157	6,530,411	(3,424,006)	956,915	5,498,477
Income taxes						
a) State	(.06)	(34,805)	(34,805)	(94,027)	26,352	(140,934)
b) Federal	(.25)	(175,344)	2,496,372	(644,180)	123,081	1,799,929
Total Expenses	16.61	11,453,235	52,367,597	9,465,945	2,240,910	75,527,687
NET EARNINGS	$ 2.39	$ 1,645,306	$ 4,072,493	$(2,685,799)	$ 807,482	$ 3,839,482

REGULATED LOAN BUSINESS PROFIT PERCENTAGES

Rate of Return

Average net receivable outstanding	$ 41,828,828
Net income	1,453,235
Rate of return	3.47%

Analysis of charges on loans:

Charges collected and/or earned	$ 13,001,172
Average monthly rate collected	2.59%

Analysis of expense per account:

Average number of accounts outstanding	# 47,453
Total expenses	$ 11,453,235
Average monthly expense per account	$ 20.11

ANALYSIS OF REGULATED BUSINESS ACTIVITY

Loans outstanding at beginning of year	#38,173	$ 33,390,136
Loans made during year	57,285	71,918,094
Loan Balances purchased during year	2,275	6,043,302
Total	97,733	111,351,532
Loan balances charged off during year	2,320	1,730,501
Loan balances sold during year	799	808,791
Loan outstanding at year end	57,456	62,685,022
Total	60,575	65,224,314
Collection of principal during the year	37,158	46,127,218

REGULATED LOAN BUSINESS – LEGAL ACTION

	Number	Amount Due
Suits for recovery:		
a) Suits instituted during period	515	539,122
b) Suits settled before judgment during period	77	94,710
Possession of chattels obtained by licensee:		
a) Household goods	30	88,314
b) Automobiles	85	115,081
c) Other chattels and property	10	16,876
Sales of chattels by licensee:		
a) Number	154	
b) Amount due		202,526
c) Amount collected		46,657

CLASSIFICATION OF LOANS MADE BY SECURITY

	Number Accounts	Percent	Principal	Percent
Household goods	19,151	33.43	$23,784,849	33.07
Automobiles	7,367	12.86	11,538,426	16.04
Household goods and automobiles	3,841	6.70	7,153,774	9.95
Unsecured	23,364	40.79	23,754,021	33.03
Comaker endorsed or guaranteed	950	1.66	965,777	1.34
Real estate	195	.34	1,576,374	2.19
Other	2,417	4.22	3,144,873	4.38
Total	57,285	100.00	471,918,094	100.00

LOAN COMPANIES BY SIZE IN IOWA

	Number Offices	Percent		Number Accounts	Principal	Percent
A	21	12.96	0 to 25	215	140,436	.23
B	5	3.08	26 to 50	302	160,182	.26
C	9	5.56	51 o 100	719	675,924	1.07
D	10	6.17	101 to 150	1,353	1,278,522	2.04
E	4	2.47	151 to 200	640	716,893	1.14
F	9	5.56	201 to 250	2,035	2,040,853	3.25
G	11	6.79	251 to 300	3,080	3,040,885	4.85
H	23	14.20	301 to 400	7,571	8,099,090	12.92
I	24	14.81	401 to 500	10,184	10,885,742	17.37
J	46	28.40	501 & Over	31,357	35,646,495	56.87
TOTAL	162	100.00		57,456	$62,685,022	100.00

CLASSIFICATION OF LOANS BY SIZE

	Number Accounts	Percent	Principal	Percent
$ 1- 500	10,068	17.57	3,148,171	4.38
501-1,200	21,894	38.22	16,493,729	22.94
1,201-2,000	15,783	27.55	23,590,713	32.80
2,001-3,000	6,437	11.24	16,055,089	22.32
3,001-5,000	2,814	4.92	10,200,996	14.19
5,001-7,500	203	.35	1,161,239	1.61
7,501 and over	86	.15	1,268,157	1.76
	#57,285	100.00	$71,918,094	100.00

SUPPLEMENT INSURANCE REPORT

1. Loans made during the year:

a) Number	# 57,285
b) Amount (Gross Loan amount)	$89,364,527

	Credit Life Insurance	Credit Health & Accident	Other Insurance
2. Insured loans made during the year:			
a) Number	# 42,903	# 38,121	# 23,437
b) Amount (Gross loan amount)	$68,007,049	$56,179,900	$24,126,458
3. Premiums:	$ 1,176,599	$ 1,592,495	$ 492,123
4. Claims paid:	$ 153,024	$ 262,018	$ 59,992
5. Net Credit Insurance Income (Regulated only)		$ 686,979	

REGULATED LOAN COMPANIES
MONEY ORDER COMPANIES
DEBT MANAGEMENT COMPANIES
AS OF
DECEMBER 31, 1985

ALGONA
North Iowa Financial Services, Inc., 12 N. Dodge

AMES
Avco Financial Services, Inc., 422 Lincoln Way
Thorp Credit Inc., 107 S. Fifth St.

AUDUBON
A.B.C. Credit Corporation, 405 S. Park Place

BETTENDORF
Norwest Financial Iowa, Inc., 2308 Spruce Hills Drive
Security Pacific Finance Money Center Inc., 2435 E. Kimberly Road

BURLINGTON
Avco Financial Services Inc., 2700 Mt. Pleasant
CREDITHRIFT of America, Inc., No. 2 875 Jefferson
Heights Finance Corporation, 509 Jefferson
Security Pacific Finance Money Center Inc., 210 N. 4th St.
The Morris Plan Company of Iowa, 3216 Division St.

CARROLL
Norwest Financial Iowa, Inc., 512 N. Court St.
Personal Lenders, Inc., 205 W. 4th St.

CEDAR FALLS
Thorp Credit, 4618 University Ave.

CEDAR RAPIDS
Avco Financial Services, Inc., 4646 First Ave. NE
CIT Financial Services, Inc., 208 Collins Road NE
CREDITHRIFT of America, Inc. No. 2, 3913 Center Point Road NE

CEDAR RAPIDS
Heights Finance Corporation, 212 Edgewood Road NW
Household Finance Corporation 111, 112 - 2nd St. SE
Norwest Financial Iowa, Inc., 113 Third Ave. SE
The Morris Plan Company of Iowa, First Ave & 2nd St.
The Morris Plan Company of Iowa, 1211 Edgewood Road SW
Thorp Credit Inc., 3950 Center Point Road NE
Thorp Credit Inc., 235 Edgewood Road NW
Thorp Credit Inc., 119 First Ave. SE

CENTERVILLE
Avco Financial Services, Inc., 301 N. 13th St.
Heights Finance Corporation, 100 W. Jackson

CHARLES CITY
Heights Finance Corporation, 304 N. Main St.

CLARION
Wright County Acceptance Corporation, 104 N. Main

CLINTON
Heights Finance Corporation, 343 - 5th Ave. S
Norwest Financial Iowa, Inc., 1649 Lincolnway
The Morris Plan Company of Iowa, 240-6th Ave. S.

COUNCIL BLUFFS
Associates Financial Services Company of Iowa, Inc., 255 W. Broadway
Avco Financial Services, Inc., 401 W. Broadway
Avco Financial Services, Inc., 2119 W. Broadway
Household Finance Corporation, 111, 33 S. Main St.
Norwest Financial Iowa, Inc., 1924 W. Broadway
Richardson's Loan Service, 509½ S. Main St.
Security Pacific Finance Money Center Inc., 350 Midlands Mall
The Morris Plan Company of Iowa, 1816 W. Broadway
Thorp Credit Inc., 102 Midlands Mall

CRESTON
Avco Financial Services, Inc., 103 N. Elm

DAVENPORT
Associates Financial Services Company of Iowa, Inc., 901 E. Kimberly Road
Avco Financial Services, Inc., 4211 Ripley
Budget Consultants & Financial Services, 1414 W. Locust
CIT Financial Services, Inc., 1706 Brady St.
CREDITHRIFT of America, Inc., No. 2, 4711 N. Brady
FinanceAmerica Corporation, 902 W. Kimberly Road
FinanceAmerica Thrift Corporation, 902 W. Kimberly Road
Heights Finance Corporation, 2906 W. Central Park Place
Household Finance Corporation 111, 4217 Ripley St.
Lloyd's Plan, Inc., 3717 Brady St.
Norwest Financial Iowa, Inc., 710 E. Kimberly Road
The Morris Plan Company of Iowa, 218 Harrison St.
The Morris Plan Company of Iowa, 1833 E. Kimberly Road

DECORAH
Thorp Credit Inc., 311 College Drive

DENISON
Avco Financial Services, Inc., 24 N. Main St.

DES MOINES
Associates Financial Services Company of Iowa, Inc., 1321 E. Euclid Ave.
Avco Financial Services, Inc., 2719 Douglas Ave.
Capital Insurance & Financial Services, Inc., 407 Court
Cash Credit Corporation, 514 E. Euclid Ave.
CREDITHRIFT of America, Inc. No. 2, 3125 Douglas Ave.
CREDITHRIFT of America, Inc. No. 2, 2710 Ingersoll Ave.
FinanceAmerica Thrift Corporation, 1013 Locust St.
Heights Finance Corporation, 1300 Grand Ave.
Household Finance Corporation 111, 4026 Fleur Drive
Household Finance Corporation 111, 4347-C Merle Hay Road
Iowa Refinance Co., 1414 Grand Ave.
Norwest Financial Iowa, Inc., 620 Locust
Norwest Financial Iowa, Inc., 3839 Merle Hay Road
Norwest Financial Iowa, Inc., 1300 E. Army Post Road
Peoples Finance Company, 904 Grand Ave.
Peoples Finance Company, 2901 Douglas Ave.
Security Pacific Finance Money Center Inc., 1300 SE Cummins
Security Pacific Finance Center Inc., 3839 Merle Hay Rd.
The Morris Plan Company of Iowa, 1301 E. Euclid Ave.
The Morris Plan Company of Iowa, 3839 Merle Hay Road
Thorp Credit Inc., 3605 SE 14th St.
Thorp Credit Inc., 4630 Merle Hay Road
Town Finance Co., 2806 Ingersoll Ave.
Town Finance Co. of Des Moines, 1301 E. Euclid Ave.

DUBUQUE
Fireside Credit Inc., 2376 Central Ave.
Heights Finance Corporation, 3430 Dodge
Norwest Financial Iowa, Inc., 2600 Dodge
The Morris Plan Company of Iowa, 1675 J.F. Kennedy Road
Thorp Credit Inc., 1950 Kennedy Road
Tri-State Loan Co., 290 Nesler Centre

ESTHERVILLE
Heights Finance Corporation, 624 Central Ave.

FORT DODGE
Avco Financial Services, Inc., 1009 Central Ave.
CREDITHRIFT of America, Inc. No. 2, 1222 A Central Ave.
Heights Finance Corporation, 923 Central Ave.
Thorp Credit Inc., Kingsgate Center

FORT MADISON
Fort Madison Security Co., 615-8th St.

GLENWOOD
Midwest Loan Co., 416 - 1st St.

IOWA CITY
American Acceptance Corporation, Ltd 2 E. Benton
Globe Loan Company, 1214 S. Gilbert St.
Heights Finance Corporation, 1929 Keokuk St.
The Morris Plan Company of Iowa, 1705 - 1st Ave.
Thorp Credit Inc., 1705 - 1st Ave., Suite B

KEOKUK
Norwest Financial Iowa, Inc., Keosppi Mall

KNOXVILLE
C.L. Pine Loan Company, 117 W. Main St.
Thorp Credit Inc., 105 W. Main St.

MARION
Security Pacific Finance Money Center Inc., 3261 Amar Drive
The Morris Plan Company of Iowa, 665 Marion Blvd.
Thorp Credit Inc., 151 Marion Blvd.

MARSHALLTOWN
CREDITHRIFT of America, Inc. No. 2, 27 N. Center St.
Heights Finance Corporation, 103 S. 2nd Ave.
Security Pacific Finance Money Center Inc., 12 W. Main St.
Thorp Credit Inc., 112 S. 2nd Ave.

MASON CITY
CREDITHRIFT of America, Inc. No. 2, 520 S. Pierce Ave.
Heights Finance Corporation, 15 E. State St.
Thorp Credit Inc., 120 W. State St.

MCGREGOR
Security Loan Co., 210 Main St.

MUSCATINE
Security Pacific Finance Money Center Inc., 115 W. 2nd St.
The Morris Plan Company of Iowa, 2104 Park Ave.
Thorp Credit Inc., 1507 Plaza Place

NEWTON
Heights Finance Corporation, 110 - 1st Ave. E.
Thorp Credit Inc., 204 N. 2nd Ave. W

OELWEIN
Heights Finance Corporation, 7 S. Frederick

OSKALOOSA
Avco Financial Services, Inc., 114 High Ave. W.

OTTUMWA
CIT Financial Services, Inc., 837 Church St.
CREDITHRIFT of America, Inc. No. 2, 2439 Northgate St.
Ottumwa Loan Co., 118 W. 3rd St.
Peoples Finance Company, 205 E. Main St.
Thorp Credit Inc., 302 W. 2nd St.

PERRY
Local Loan Co. of Perry, 1324 Second St.

RED OAK
Heights Finance Corporation, 1000 Broadway
Home Loan & Finance Co., Inc., 211 Washington

SHENANDOAH
Avco Financial Services, Inc., 713 W. Sheridan

SIOUX CITY
Associates Financial Services Company of Iowa, Inc., 200 Commerce Bldg.
Avco Financial Services, Inc., 418 Jackson St.
CREDITHRIFT of America, Inc. No. 2, 1123 Nebraska
Household Finance Corporation 111, 523 - 5th St.
Norwest Financial Iowa, Inc., 523 - 4th St.
Security Pacific Finance Money Center Inc., 422 Pierce St.
Sioux City Security Finance Company, Inc., 2030 South St., Aubin St.
The Morris Plan Company of Iowa, 908 Pierce St.
Thorp Credit Inc., 1910 Pierce St.
Thorp Credit Inc., 4301 Gordon Drive

SPENCER
Heights Finance Corporation, 526 Grand Ave.

STORM LAKE
Avco Financial Services, Inc., 725 Lake Ave.

URBANDALE
CIT Financial Services, Inc., 8401 Douglas
CREDITHRIFT of America, Inc. No 2, 2400 - 86th St.
Heights Finance Corporation, 6401 Douglas
Thorp Credit Inc., 7611 Douglas

VINTON
Benton County Finance Co., 301 W. 4th St.

WASHINGTON
Heights Finance Corporation, 211 S. Marion Ave.

WATERLOO
Associates Financial Services Company of Iowa, Inc., 3626 University
Avco Financial Services, Inc., 4013 University
CREDITHRIFT of America, Inc. No. 2, 2751 University
Heights Finance Corporation, 910-B Decathalon Drive
Household Finance Corporation 111, 2735 University
Norwest Financial Iowa, Inc., 2833 University

Peoples Finance Company, 519 Ansborough
The Morris Plan Company of Iowa, 1506 LaPorte Road
Thorp Credit Inc., 1523 East San Marnan Drive

WEBSTER CITY
Frazer Finance Co., Inc., 905 Seneca St.

WEST DES MOINES
Security Loan Co. of Des Moines, Iowa, 324 - 5th St.

WEST LIBERTY
Globe Loan Company, 219 Calhoun St.

NON RESIDENT LICENSEES
Beneficial Finance Co. of Illinois, Inc.,
3614 - 23rd Ave., Moline, IL
CREDITHRIFT of America, Inc.,
3401 - 16th St., Moline, IL
FinanceAmerica Corporation of Nebraska
2460 S. 120th St., Omaha, NE

MONEY ORDER COMPANIES

In accordance with the provisions of Iowa Code Chapter 533B, the following firms were licensed by the Department of Banking as of December 31, 1985:

American Express Company
American Express Plaza
New York, New York

BankAmerica Corporation
Bank of America Center
P.O. Box 37000
San Francisco, California

Barclays Bank International
120 Broadway
New York, New York

Citicorp
8430 West Bryn Mawr Ave.
Chicago, Illinois

Hy-Vee Food Store, Inc.
1801 Osceola Avenue
Chariton, Iowa

Keith's Foods, Inc.
207 E. Locust
Bloomfield, Iowa

Republic Money Orders
P.O. Box 1762
Dallas, Texas

The Chase Manhattan Corporation
One Chase Manhattan Plaza
New York, New York

Thomas Cook, Inc.
587 Fifth Ave.
New York, New York

Travelers Express Co., Inc.
5975 Wayzata Blvd.
Minneapolis, MN

Travellers Cheque Associates
154 Edward St.
Brighton, Sussex BN2 2LH, England

DEBT MANAGEMENT COMPANIES

In accordance with the provisions of Iowa Code Chapter 533A, the following firms were licensed by the Department of Banking as of December 31, 1985:

Center Finance
4444 - 1st Ave. NE
Cedar Rapids, Iowa

Family Financial Counseling Center
2720 - 1st Ave. NE, Suite 210
Cedar Rapids, Iowa

Family Service Agency
400 - 3rd Ave. SE
Cedar Rapids, Iowa

Budget Consultants & Financial
Services, Inc.
1414 West Locust
Davenport, Iowa

Lloyd's Financial Counseling, Inc.
3717 Brady St.
Davenport, Iowa

Non-Profit Budget Consultants
of Iowa, Inc.
1414 West Locust
Davenport, Iowa

Midwest Credit Counseling
5731 Urbandale Ave.
Des Moines, Iowa

Personal Budgets
2864 Indiana
Dubuque, Iowa

Tri-State Family Budget Service
290 Nesler Centre
Dubuque, Iowa

Iowa Children's & Family Services
912 First Avenue North
Fort Dodge, Iowa

Money Management, Inc.
118 West Third St.
Ottumwa, Iowa

Atwood Debt Counseling Center, Inc.
438 Westen
Waterloo, Iowa

Family Management, Inc.
307 West 5th St.
Waterloo, Iowa